



# WOMEN'S ECONOMIC EMPOWERMENT

## INTEGRATING WOMEN INTO THE IRAQI ECONOMY



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## 1. Executive Summary

### 1.1. Introduction

This report (1) describes the challenges and opportunities to women's employment in the Iraqi economy, (2) provides case studies drawn from economic empowerment interventions throughout Iraq in order to shed more light on these issues, and finally, (3) makes recommendations as to how to better engage women in the economy of Iraq.<sup>1</sup>

### 1.2. Sociopolitical Challenges for Women

Legal, social, personal and economic challenges characterise Iraqi women's participation in the economic sphere.

Under the 2005 Iraqi Constitution, women enjoy equal rights to employment without discrimination, but certain discriminatory elements remain within Iraqi law, which delineates women's economic choices. More problematic are the general assumptions within the Iraqi tax code, Personal Status Code and Penal Code about the roles of men and women. These assumptions reinforce women's roles as mothers and homemakers and preclude their full exercise of choice and economic independence.

Women's economic independence is further complicated by the complex web of personal relationships that women develop with their parents, brothers, spouse, children and neighbours. In many ways, Iraqi women are taught that their options are limited or can be limited by an influential male in the community. From an early age, a family may remove a daughter from school for a number of reasons including the belief that she does not need an education to be a housewife or homemaker. As an adult, the neighbours may harass and gossip about her because they disapprove of her work outside of the home. As a widow or divorcee, poverty and lack of job experience may force her to return to the home of her parents where she will again become the ward of the oldest or most responsible man in the household.

Female Heads of Household and various other groups of Iraqi women also lack access to financial resources and social benefits such as social security, pensions, and food distributed through the Iraqi government's Public Distribution System. The breakdown of the social security network due to sanctions, conflict and the decline of the rule of law has impacted many women, but female-headed households the most as many of these lack a primary income earner.

### 1.3. Economic Empowerment Interventions

Within this context, the private sector, government and non-governmental organisations implemented various economic empowerment interventions after the fall of the previous regime in 2003. Restrictions were loosened on Civil Society Organisation (CSOs) activities, and indications of rising numbers of impoverished female heads of households spurred the development of various interventions to empower women economically. These interventions covered



Manar from Kerbala surveys the greenhouse she built after attending an economic empowerment and peacebuilding project conducted by the Iraqi Foundation for Advancement.

*Photo courtesy of Zaynab Al-Hayali, Project Manager at Iraqi Al-Amal Association, Kerbala Office*

four categories, including Vocational Training, Awareness-Raising, Income-Generating, and Food and Non-Food Distribution. Due to overlaps in the actual services offered by these interventions (i.e. an Awareness-Raising project also providing specific job training courses), they were categorised according to the main objective they advertised or stated. All interventions ultimately aimed to break through societal barriers to women's economic participation – partially by breaking through to women directly, making them better communicators, and enabling them to better surmount cultural and family opposition to women working or running a business.

### 1.4. UNDP Iraq Findings

UNDP Iraq's analysis determined that many issues face women seeking to participate in the Iraqi economy and the organisations seeking to empower them. The social context, funding issues, lack of experienced organisations in the field of economic empowerment, and a general lack of collaboration between government and non-governmental organisations makes it difficult for organisations to reach their ambitious goals without communication with and support from local communities and the government.

### 1.5. Moving Forward

UNDP Iraq prescribed several paths to improving Iraqi women's economic participation, including structural improvements to ongoing and future interventions, engagement of male leaders with the women's empowerment process, improvements to the Iraqi legal system, improvements in funding allocation and transparency, and aid to vulnerable populations.

<sup>1</sup> This report is one output of UNDP Iraq research conducted on both women's economic empowerment interventions and on interventions related to peacebuilding and reconciliation processes in Iraq. The creation of employment opportunities is often cited as part of the broader peacebuilding process, but the focus of this report remains on women's participation in the Iraqi economy. UNDP Iraq will produce another report to present the findings of the peacebuilding research.

## 2. Objectives

At the behest of the Government of Iraq, UNDP Iraq embarked on this research with the overall intent to address major gaps in local and regional information on women's participation in the Iraqi economy and to determine avenues to increase women's participation in peacebuilding activities. The research paid particular attention to local initiatives aimed at involving and assisting vulnerable populations of women. It also attempted to overcome certain persistent challenges that local organisations face in reaching out to these populations.

UNDP Iraq's specific objectives for the research are:

1. Provide support to the Government of Iraq in expanding its private sector, in part by incorporating more women into the labour force;<sup>2</sup>
2. Investigate Iraqi women's everyday experiences participating in the Iraqi economy, and understand which factors may impede or encourage women's participation in the private sector;
3. Highlight the work of several CSOs and NGOs already involved in women's economic empowerment issues;
4. Explore the strengths/successes and setbacks/failures of various women's economic empowerment interventions implemented by Iraqi CSOs, and develop a list of teaching points for future interventions;
5. Understand the common barriers to and opportunities for involving Iraqi women in peacebuilding activities at the local levels.

Overall, this research is intended to inform two studies: this

report on Economic Empowerment and a second on peacebuilding activities focusing on women. This report addresses the first four of the above objectives, whereas the second report shall address the fifth and final objective.

In addition, this study also seeks to highlight the reaction of the beneficiaries of various women's economic empowerment interventions to better understand the realities of women's participation in the Iraqi economy.

This study focuses particularly on vulnerable populations of Iraqi women including female heads of household (FHHs), impoverished women, survivors of violence and women in rural areas. Many of the themes and struggles identified through the case studies herein are repeated all too frequently in the lives of women Iraq.

The recommendations developed in this study seek to ensure that Iraqi policy and legal frameworks respond to the needs of women in local communities, with a special focus on vulnerable women. Ultimately, this study aims to provide a strong evidence base for informing policy and action at the national and international levels.

It must be noted that this report provides an overview, but that there remain many variations among rural and urban areas, different governorates, women of different socio-economic statuses, etc. such that yet more detailed research should be conducted in order to better understand the situation of all Iraqi women.

## 3. Methodology

UNDP Iraq used three methods to research the economic lives of Iraqi women and the CSOs that aim to support Iraqi women in the economy:

1. A workshop conducted by Iraqi Al-Amal Association (IAA) in Erbil, Iraq;
2. A self-assessment tool to collect information about several women's economic empowerment interventions;
3. Case study research conducted in numerous governorates of Iraq to more deeply understand a variety of issues related to women's economic empowerment interventions.

This research defined "women's economic empowerment interventions" in broad terms. Economic empowerment interventions were considered to be *any activity that improved women's ability to participate in the informal or formal economic sphere*. Interventions could be aimed at improving women's technical skills, job search skills, awareness about economic options available to women, or even women's confidence to participate in the economy.

Concurrently, UNDP Iraq conducted research on peacebuilding activities implemented for Iraqi women. Both research studies used comparable designs.

### 3.1. The Workshop

IAA organised workshop, which was facilitated by an Iraqi expert, to identify research themes for this report and to discuss optimal methods of conducting research.

Participants were chosen to attend this workshop based on their geographical location (the workshop sought participation from regions throughout Iraq) and experience in the field of women's empowerment. Volunteers from 15 governorates participated in the workshop.

Many of the participants did not have previous professional research experience, but were chosen for their knowledge pertaining to women's issues in Iraq and dedication to the project rather than expertise in conducting research and interviews.

The workshop resulted in a common understanding of the major issues facing Iraqi women, the development of a self-assessment tool for organisations involved in economic empowerment programming, and a basic framework for developing case studies that would further highlight the issues women face in participating in the Iraqi economy.

<sup>2</sup> UNDP Iraq together with UNIDO, UN-Habitat, ILO, FAO and UNIFEM is providing technical support to the Government of Iraq in its ongoing efforts to increase the size and scope of its private sector.

### 3.2. Self-Assessment Tool / Mapping

UNDP Iraq shared the self-assessment tool with over 500 known economic empowerment interventions throughout Iraq (some of these interventions were being implemented by the same CSO). The tool enabled non-governmental, private sector and governmental organisations that are implementing women's economic empowerment activities to self report about their goals, activities, and contact information, and thus for UNDP Iraq to map existing economic empowerment interventions throughout the country. Neither UNDP Iraq nor IAA were able to verify the information in the responses.

In general, there was a lack of response to the questionnaire with only a small percentage of recipients completing the entire document. UNDP Iraq received responses from 137 Iraqi organisations, six internationally based NGOs, three governmental organisations and one private sector entity.

Overall, each organisation that was mapped held on average approximately two economic empowerment projects. Through the self-assessment tool, UNDP Iraq collected information about 300 total projects – 267 projects implemented by Iraq-based NGOs, 13 projects implemented by international NGOs, 10 projects implemented by governmental organisations, eight implemented by Community Based Organisations (CBOs) and two projects implemented by private sector organisations. Not all returned questionnaires were complete, and some information was missing for some organisations or projects. While these projects had different aims and techniques, all focused on women as their main stakeholders.

### 3.3. Case Studies

From the workshop, researchers were selected based on their experience in women's programming and dedication to conduct a case study focusing on one woman and her journey through a particular economic empowerment intervention. These case studies highlighted:

1. A successful woman who thrived in her particular project, and the opportunities that helped her attain her goal of economic empowerment;
2. A woman who did not succeed in her search for economic empowerment and the barriers that prevented her from attaining her goal;
3. A typical case, or a woman whose story is similar to many others who participated in economic empowerment projects.

In gathering information for the case studies, Iraqi researchers faced numerous hurdles. The researchers were conducting the interviews and drafting the case studies on a voluntary basis often conflicting with their daily activities. UNDP Iraq and IAA lacked sufficient funds to reimburse researchers for activities that cost more than \$200 and a number of researchers could not conduct follow-up interviews as a result. Researchers often faced issues identifying safe locations to conduct interviews with beneficiaries. In some cases, researchers could not conduct

interviews with women beneficiaries in their homes due to domestic violence, and in some cases, family distrust of NGOs and CSOs.

Although the security situation in Iraq has improved in the past years, the political situation greatly impacted the movement and ability of several researchers to gather information and conduct interviews. Research began in January 2011 and continued throughout the uprisings that the Arab Region has recently experienced. Researchers collected a total of 12 case studies examining the impact of economic empowerment interventions on beneficiaries.

The safety of respondents and the researchers was an overriding priority and factored into the design of the research. Researchers were asked to conduct interviews in public spaces such as CSOs rather than in subjects' homes to ensure the safety of both the researcher and the subject.

Confidentiality was a key consideration and all subjects of research were asked to consent to the research and given numerous opportunities to stop the interviews. Researchers were expected to respect the wishes of all subjects and no one was recorded or photographed without her verbal consent.



Researchers and volunteers come together to participate in the 2-day scoping workshop facilitated by Iraq Al-Amal Association.

*Photo courtesy of UNDP Iraq*

### 3.4. Post-Research Review, DVD, Photos

At the end of the research, UNDP Iraq conducted interviews with both case study beneficiaries and researchers in an attempt to assess the impact of this research. Researchers were asked to identify how the research impacted their understanding of social issues in Iraq and their understanding of vulnerable populations of Iraqi women.

The beneficiaries highlighted in the case studies were also asked key questions based on their experiences with their particular economic empowerment interventions. A compilation of their answers was created and their responses were featured in a DVD. Those who gave verbal permission are also featured in photographs throughout this document.



## 4. Situation Analysis

According to the Iraq Knowledge Network's (IKN) December 2011 *Labour Force Factsheet*, unemployment in Iraq is 8 percent (seven percent for males and 13 percent for females). However, this unemployment statistic includes people who are not working full-time, and people working in the informal economy. As a result, people working a few hours per week or on an informal basis — may have been counted as “employed” although their employment was insufficient for their needs or to support their families.

Furthermore, the statistic does not address the tremendous amount of women who are not participating in the labour force. The IKN survey revealed that only 13 percent of females aged 15 or older participate in the labour force — compared to 72 percent of men.<sup>3</sup> Therefore the women's employment rate only addresses a small fraction of Iraqi women; millions of Iraqi women are unaccounted for in this statistic because they do not seek work at all, and several sources indicate this is often not by choice.

Iraq had a sizeable female workforce in the 1960s and 1970s, and the former regime sought to build on this in the 1980s. For example, during the Iran-Iraq war (1980-1988), the former regime enacted various laws like the Unified Labour Code, aimed at granting women and men equal access to employment and narrowing the Iraqi economy's gender gap. This was partially due to that fact that during Iraq's major wars, women took the place of active-duty Iraqi servicemen in factories, government agencies, and small businesses. However, the 1990s and 2000s saw not only wars, but economic embargoes against Iraq, and also internal sectarian conflicts leading to a retreat from the progressive trends of previous decades. Literature and reports highlight several issues at the root of the currently limited participation of women in Iraq's economy and development:

- Iraq's laws in many ways reflect and reinforce social and practical challenges to women's participation in the economic sphere.
- The combination of Iraq's laws and traditional values have resulted in other barriers to women's economic participation and empowerment in Iraq, including the: (1) *traditional division of labour*; (2) *decision-making disparity*; (3) *lack of security*; (4) *lack of educational opportunities*; (5) *an underdeveloped private sector*; (6) *an inability to access sufficient resources*; and (7) *marginalised or otherwise vulnerable populations*.

Various Iraqi laws provide a mixed environment governing women's participation in the economy as well as vulnerable women's access to social welfare programmes. In terms of

hindering women's participation, Iraq's laws fail to establish equal opportunities and economic security for both genders — in some cases this is due to interpretations of these laws and not necessarily their original intent. In addition, several laws were written in the past, with the underlying assumption that men are the breadwinners and decision-makers for the household. An example of these assumptions regarding men and women in the workplace is the Tax Law, which gives men a tax break unavailable to women, under the assumption that, men, not women are heads of household. Moreover, despite its initial aim, the 1988 Unified Labour Code has been interpreted in some ways as prescribing certain types of jobs for women and restricting others.

Given these conditions, women have had to frequently rely on others, and often on men, for their economic survival. Single women face particular difficulties: social security for widows and other government resources for certain vulnerable populations of women are either unavailable, or often not adequate for single women to raise a family.

Despite the above issues, several aspects of the Iraqi law pertaining to women in the workplace are quite progressive relative to other countries in the region. Articles 22 and 25 of the 2005 Iraqi Constitution guarantee Iraqis the right to work and equal work opportunities regardless of gender. Despite its prescriptions for women, Article 2 of the Unified Labour Code “guarantees the right to work, under equal conditions and with equal opportunity, to all citizens who are able to work, without any discrimination on the basis of sex, race, language or religion.” The Iraqi Civil Code also grants men and women the right to enter into a contract.<sup>4</sup> The National Development Plan 2011-2014 goes beyond this, calling for the broad empowerment of women, the extension of social security benefits to all groups — especially women — and the creation of an enabling economic environment for women that is “characterised by equality and justice.”<sup>5</sup>

Iraq is also a signatory to a number of international treaties that govern women and men's participation in the economy and right to economic security.<sup>6</sup> These conventions call for the end of discrimination based on sex, and special support to vulnerable populations. This includes support to widows, women living in rural areas and pregnant women — especially those who are unemployed.<sup>7,8</sup> In addition, social security, educational opportunities for adult and rural women, vocational training, special programmes for women in informal work, maternity leave, and childcare services are some measures recommended to better serve and empower these women.<sup>9</sup> Yet conflicts exist between Iraq's obligations

<sup>3</sup> Iraq Knowledge Network. “Iraq Labour Force Factsheet.” December 2011. According to IKN's survey, Labour Force Participation refers to the percentage of the population (aged 15 years or above) that is working or actively looking for work.

<sup>4</sup> Iraqi Civil Code Article 94.

<sup>5</sup> Government of Iraq Ministry of Planning. *National Development Plan for the Years 2010-2014*. Baghdad, 2010.

<sup>6</sup> Universal Declaration of Human Rights (UDHR) (1959); International Covenant on Economics, Social and Cultural Rights (ICESCR) (1969, ratified 1971); International Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) (1981, acceded 1986); Discrimination (Employment and Occupation) Convention (1958, acceded 1959).

<sup>7</sup> United Nations General Assembly. “Universal Declaration of Human Rights.” December 10, 1948. 217 A(III).

<sup>8</sup> UN Committee on the Elimination of Discrimination Against Women (CEDAW). “Convention on the Elimination of All Forms of Violence Against Women.” *United Nations, Treaty Series* (UN General Assembly), December 1979: vol. 1249

<sup>9</sup> “International Covenant on Economic, Social and Cultural Rights.” New York: United Nations General Assembly, 1966.

under these conventions and Iraq's national legal framework. Skills and training in these international obligations and efforts to harmonize the legal framework remain lacking.

#### 4.1 Traditional Division of Labour

Despite relatively strong female workforce participation in the 1960s and 1970s, certain traditional-minded elements of Iraqi society retain the assumption that women work in the household and men work outside of the home influencing Iraqi women's participation rates in the economy.<sup>10</sup> As a result, Iraqi women overall have lost opportunities they gained in the 1960s, 1970s and 1980s.

This assumption has been reinforced in part by some of the laws – and interpretations of them – mentioned above. For example, Iraqi income tax laws provide additional deductions for married men, assuming that they are the head of the household. With the exception of widows and divorcees, Iraqi women are not afforded such deductions.<sup>11</sup> Furthermore, while the Unified Labour Code affords women the benefits of maternity leave and breastfeeding during work hours, it also prohibits women from working in the evenings, working additional hours when they are pregnant, and being assigned to dangerous tasks.<sup>12</sup> It is also widely believed that private employers discriminate against or do not hire female employees because of women's responsibilities to care for their households and children.<sup>13</sup>

These laws, interpretations, and practices not only lead to pay inequality between women and men, they also limit women from working in certain sectors that require hard labour, or work at night-time, such as in police forces.

In sectors where it has been more accepted for women to work – such as education – the motives of hiring practices are sometimes unclear and in some cases could indicate gender bias. For example, in Najaf Governorate, there are many more female than male teachers in both primary and secondary schools.<sup>14</sup> The Najaf Department of Education has been hiring more teachers in the past year, stating that only 30 percent of new hires will be women.<sup>15</sup> The reason for this is unclear: it may simply be an attempt to hire qualified men in the Governorate in order to obtain an improved gender balance in this profession. This could also be a conscious effort to reduce the female-to-male teacher ratio. However, a smaller ratio of women teachers could have further implications for girls whose parents would not allow them to be taught by males. This in turn could further hinder girls' access to education (see section 4.4 below).

Additional primary research on such matters could shed light on issues of hiring practices and their motivations.

#### 4.2 Decision-Making Disparity

Just as traditional viewpoints on the role of Iraqi women can hinder female heads of households, they equally can hinder the work of women in government positions, and of other women leaders. Iraq has historically been known in the region as a leader on women's political participation. Currently there is a 25 percent quota for women in the Parliament, and various mechanisms to monitor, secure, and advance women's rights have been developed at both the federal and regional levels. Yet in the last two Iraqi governments, only three women have ever been appointed to lead Ministries – two at the federal level and one at the regional level. Quotas have ensured that women are represented in the Iraqi government, but the mere presence of women has not necessarily resulted in the inclusion or the championing of women's issues in the overall political agenda. Women Iraqi MPs have generally involved themselves in issues typical of women's sphere of influence such as child-rearing, often lack the political power or clout to influence other MPs, and are rarely vocal.<sup>16</sup>

Women also face certain social problems in government. Maysoon Salem Al-Damluji, a member of the Al-Iraqiya Party, pointed out that some men in Parliament verbally harass female MPs, often with the intent to embarrass or shame them enough as to force them to leave Parliament. Men also sometimes consider female politicians as second-class citizens, incapable of participating equally with men in decision-making.<sup>17</sup>

#### 4.3 Lack of Security

Due to numerous wars, economic degradation, violence, sanctions and internal conflict, hundreds of thousands of Iraqis have suffered or witnessed violence in their lifetimes. A non-representative survey by OXFAM found that as of 2009, more than a third of women surveyed either knew a family member who had suffered or had personally suffered devastating violence including sexual assault, domestic violence, kidnapping or assault. Furthermore, of the women surveyed, "55 percent had been a victim of violence since 2003; 22 percent of women had been victims of domestic violence; More than 30 percent had family members who died violently."<sup>18</sup> Some of this is due again to traditional mindsets and the legal system. Certain interpretations of Iraqi law have had repercussions beyond just women's economic choices; Iraqi law assumes male stewardship of the household and can be interpreted to condone not only males forbidding women to work, but also to condone violence against women.

Violence has mental and physical implications for victims<sup>19</sup> as well as their family members. Thirty percent of men and

<sup>10</sup> Several of the case studies conducted for this report allude to such mindsets and can be examined in full in the Annex.

<sup>11</sup> Article 12 of the Income Tax Law Number 95 of 1959.

<sup>12</sup> Iraq Unified Labour Code (1987) Articles 80-89.

<sup>13</sup> Iraq Legal Development Project. *The Status of Women in Iraq*. American Bar Association, 2006.

<sup>14</sup> Male-Female Teacher Numbers – Primary Schools 461-7590; Secondary Schools 2644-3969. UNDP Correspondence with Najaf Department of Education.

<sup>15</sup> Najaf Department of Education Call for Teachers, December 2010.

<sup>16</sup> Edwaar, Hanaa, Dr. Amal Shalash, and Dr. Kareem Mohama. "Ways to enhance women's participation in conflict resolution and peace-building in Iraq Analytical study." Baghdad, 2009.

<sup>17</sup> The National Conference for Empowering Women in Democracy (White Paper). Baghdad: Iraqi Al-Amal Association, 2004.

<sup>18</sup> "In Her Own Words." *Oxfam America*. March 8, 2008. <http://www.oxfamamerica.org/publications/in-her-own-words/> (accessed May 6, 2011).

<sup>19</sup> Garcia-Moreno. *Violence Against Women, Gender and Health Equity*. WHO and the Harvard Center for Population and Development Studies, 1999.



40 percent of women are “suffering from significant psychological stress,” and of those men and women approximately 50 percent had experienced a violent death in the family.<sup>20</sup> The physical and mental health implications of this kind of stress or trauma negatively impact economic productivity.<sup>21</sup> The economic costs of violence are both direct and indirect, and they range from hospital costs to foregone productivity for both victims and perpetrators.<sup>22</sup>

#### 4.4. Lack of Educational Opportunities

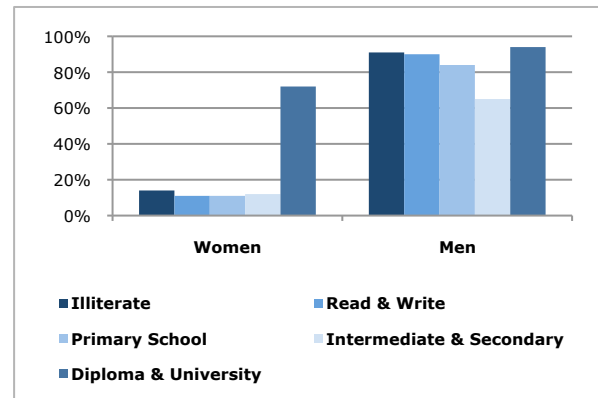
In the 1960s and 1970s, Iraqi women were among the most educated women in the region and were more active in the economic sphere. However, women’s socioeconomic progress slowed in the years leading up to the 1980-1988 Iraq-Iran war, when Iraq decreased expenditures on health and education in favour of defence spending.<sup>23</sup> This decrease in spending caused Iraq to lag behind neighbouring Arab countries in terms of education and can be seen in the low levels of educational attainment among older generations of Iraqis, both men and women.<sup>24</sup> Social and economic conditions in Iraq deteriorated even more rapidly after the economic sanctions imposed by the United Nations Security Council in 1990; this decline accelerated even further after the fall of the Ba’athist regime in 2003. Levels of unemployment and food insecurity rose. As time wore on, women bore the brunt of sustained decreasing education spending in terms of their literacy, education, and employment. Currently, the illiteracy rate of Iraqi women is twice as high as that of men.<sup>25</sup>

The impact of illiteracy or limited educational achievement can be seen in all aspects of a woman’s life. Low educational attainment among women is correlated with difficulties accessing professional medical care while giving birth, ignorance of health issues such as sexually transmitted infections, an increased likelihood of early marriage, and particularly low labour force participation and high unemployment.<sup>26</sup> Women only begin to reach parity with men in employment rate, labour force participation, and pay after they earn a university or college diploma.

Despite the relatively high educational and socioeconomic status of Iraqi women in the 1960s and 1970s, certain factors have contributed to today’s significant educational gender-divide in Iraq. In many cases, especially in rural areas, schools are simply not within travelling distance, for either girls or boys. There are also limited numbers of separate schools for girls.

Another factor is a traditional preference to educate boys over girls. In single-parent or female-headed households,

**Figure 1. Labour Force Participation Rates**  
Ages 15-64, Sorted by Gender & Education Level



Iraq’s unemployment figures can better be understood by examining labour force participation rates in the country: a high percentage of men from all education levels participate in the labour force and thus count in official unemployment statistics, whereas fewer than 15% of women who range from illiterate to having finished secondary school seek employment. In several cases, this is not voluntary, therefore the percentage of Iraqi women who lack jobs (rather than being technically “unemployed”) is very high.

children – especially girls – are often required to stay at home and work for the family. Despite the Law of Compulsory Education at the Elementary Level, families may stop sending girls to school because they both need and expect daughters to work at home and furthermore assume that their daughters will not be key wage-earners. This practice is especially common in rural areas where women are less likely to be enrolled in school and are needed at home to work on farms.

The preference to educate boys is compounded by the lack of intermediate schools that can prepare girls for higher education – according to the National Development Plan, “for every three elementary schools, there is only one intermediate school.”<sup>27</sup> With limited places in intermediate schools, girls may often simply be left out.

Women who do not stay in school to reach their educational goals often cannot find alternative adult education classes to continue the learning process. According to the National Development Plan, the Government of Iraq seeks to “eradicate illiteracy in the age group of (15-45) years by the target year” 2014, but almost exclusively focuses on improving education for Iraqi youth through college level.<sup>28</sup> Little provision appears to have been made for older adults who lacked educational opportunities as youth, particularly during the period of decline Iraq faced from the 1980s to the present.

<sup>20</sup> WHO/COSIT/KRSO/Ministry of Health. “Iraq Family Health Survey 2006-2007.” *New England Journal of Medicine*, 2008: 484-93.

<sup>21</sup> Waters, H, A Hyder, Y Rajkotia, S Basu, J Rehwinkel, and A Butchart. *The Economic Dimensions of Interpersonal Violence*. Geneva: Department of Injuries and Violence Prevention, World Health Organisation, 2004.

<sup>22</sup> Morrison, Andrew R, and Maria Beatriz Orlando. “The costs and impacts of gender-based violence in developing countries: Methodological considerations and new evidence.” *World Bank*. 2004.

<sup>23</sup> Looney, Robert E. “Economic Development in Iraq: Factors Underlying the Relative Deterioration of Human Capital Formation.” *Journal of Economic Issues*, 1992: 615-622.

<sup>24</sup> WFP/VAM/COSIT/KRSO/Ministry of Health. *Comprehensive Food Security & Vulnerability Analysis - Iraq*. United Nations World Food Programme, 2008.

<sup>25</sup> Ibid.

<sup>26</sup> WHO/COSIT/KRSO/Ministry of Health. “Iraq Family Health Survey 2006-2007.” *New England Journal of Medicine*, 2008: 484-93.

<sup>27</sup> Government of Iraq Ministry of Planning. *National Development Plan for the Years 2010-2014*. Baghdad, 2010. Data from 2006-2007.

#### 4.5. Underdeveloped Private Sector

In 2009, the Government of Iraq spent approximately 33 percent of its budget on salaries for government employees. Government jobs accounted for 43 percent of overall national employment, and 60 percent of national full-time employment.<sup>29</sup> As a result of the public sector's sheer size – as well as perceptions of the prestige, job security, and other factors associated with a government job – Iraqis seek government jobs and sometimes avoid other sources of employment. This diminishes the labour supply available to the private sector.

Despite the large number of jobs provided by the government, the Iraqi economy has long been centred around the production of oil – the national budget for 2011 reveals that oil revenues comprise 95 percent of anticipated government income for the year. However, oil production is not very labour-intensive and thus has created relatively few jobs beyond those already existing in the government infrastructure.<sup>30</sup> Thus the demand for additional labour is low aside from turnover in existing positions.

Ultimately, Iraq's traditionally centralised economy placed responsibilities – from oil production to housing to municipal maintenance – in the hands of a government that hires most of the labour force but which cannot grow as robustly or as consistently as a thriving private sector. Iraq's private sector by contrast is weak and underdeveloped due to years of financial and regulatory neglect, a lack of transparency, an uncertain security situation, the lack of a supportive legal framework, and limited foreign direct investment in industries other than oil.

The perception of corruption in Iraq has further hindered the growth of the private sector: Iraq scored an extremely low 1.8 on Transparency International's 2011 Corruption Perception Index, ranking 175<sup>th</sup> out of a total of 182 countries – only Sudan, Turkmenistan, Uzbekistan, Afghanistan, Myanmar, North Korea, and Somalia were perceived as more corrupt by their citizens.<sup>31,32</sup> High government corruption typically makes it difficult or prohibitively expensive for individuals to register, license, operate, or insure their businesses. This may have a harmful domino effect on hiring, wages, and consumer prices.

The effect of all these factors has been to reduce incentives for individuals to join the private sector, and – due to various

corrupt practices – prevent would-be entrepreneurs and companies from expanding the private sector overall. In fact, the non-oil economy appears to be contracting. For example, from 1970 through 2007, Iraq's percentage of GDP from manufacturing has actually decreased by 7 percent and, as of 2007, Iraq had the lowest percentage of GDP from manufacturing of all Arab states.<sup>33</sup> Manufacturing GDP is a strong indicator of economic health and diversity, and this decrease helps to explain Iraq's bleak unemployment figures.

Private sector employees also face more difficulty earning access to social security, vacation time, and maternity leave than public sector employees. The Unified Labour Code governs the treatment of employees but it is rarely enforced in the private sector and does not apply to individuals involved in the informal economy or working for family businesses.<sup>34</sup> Women working in the informal economy or private sector are generally excluded from the protections provided in the Code's chapter, "Protecting the Woman Worker," because they do not apply to women "who are engaged in a family enterprise in which only family members work and which is under the authority and supervision of the woman's spouse, father, mother or brother."<sup>35</sup>

Given the many flaws, lack of opportunities, and poor work benefits of the private sector, as well as the positives associated with Government jobs, many women who do participate in the labour force choose to seek public sector employment. In 1988, women represented 20 percent of the formal labour force and most of these were involved in the public sector.<sup>36</sup> As of 2004, while 46 percent of government employees (excluding the male-dominated Iraqi Ministry of Interior) were women, very few of these were in senior or decision-making positions.<sup>37</sup>

##### 4.5.1. Discriminatory Practices

Due to the lack of a minimum wage law, there is no legal minimum for all wage-earners regardless of gender. It is also difficult to determine if men and women are paid equally for the same work. Certain reports of discrimination against women in hiring, promotions, and management point to unequal treatment and pay for women in the private sector.<sup>38</sup> There are many reasons for this. For example, men may be considered preferable because they rarely ask for paternity leave or special schedules based on child-care needs.<sup>39</sup>

<sup>28</sup> Ibid.

<sup>29</sup> Inter-Agency Information and Analysis Unit. "Iraq Labour Force Analysis 2003-2008." *Inter-Agency Information and Analysis Unit*. 2009. <http://www.iauiiraq.org/> (accessed July 2011).

<sup>30</sup> United Nations Development Programme Regional Bureau for Arab States. *Arab Human Development Report*. New York: United Nations Development Programme, Regional Bureau for Arab States, 2009.

<sup>31</sup> Transparency International. *2011 Corruption Perception Index*. 2011. [http://www.transparency.org/policy\\_research/surveys\\_indices/cpi/2011](http://www.transparency.org/policy_research/surveys_indices/cpi/2011) (accessed March 20, 2012).

<sup>32</sup> The Corruption Perception Index Measures the perceived amount of public sector corruption in 182 countries.

<sup>33</sup> Ibid.

<sup>34</sup> Iraq Legal Development Project. *The Status of Women in Iraq*. American Bar Association, 2006.

<sup>35</sup> Iraq Unified Labour Code Article 89

<sup>36</sup> Microfinance For Women in Iraq: Potential Role. World Bank, 2008.

<sup>37</sup> Edwaar, Hanaa, Dr. Amal Shalash, and Dr. Kareem Mohama. "Ways to enhance women's participation in conflict resolution and peace-building in Iraq Analytical study." Baghdad, 2009.

<sup>38</sup> Iraq Legal Development Project. *The Status of Women in Iraq*. American Bar Association, 2006.

<sup>39</sup> Ibid.

Furthermore, few avenues exist for women to challenge such practices. The labour courts, for example, are open to men and women who wish to challenge hiring and firing practices, but do not cover issues of general gender discrimination.<sup>40</sup>

#### 4.5.2. Microfinance

Poverty and the lack of job opportunities make small business ownership an attractive concept for Iraqi women despite societal reservations about women participating in the economy. Poverty statistics illustrate the need for a means to boost local economies – according to a 2007 World Bank study, 22.7 percent of Iraqi families lived below the national poverty line.<sup>41</sup> Women face even greater difficulties, as the median income for female-headed households is 15-25 percent below that of comparable male-headed households.<sup>42</sup>

For women with limited or no incomes, microfinance is often the only option to obtain seed money to begin a business that can help support families and avoid certain societal difficulties associated with traditional jobs.<sup>43</sup> In post-conflict environments such as Iraq, microfinance is often needed because of the breakdown of traditional banking structures and lending schemes. It is a powerful poverty alleviation tool, enabling the entrepreneurial poor to begin businesses or expand existing ones, save for the future, and insure their earnings. Small businesses established via microfinance can pave the way for greater stability by providing employment to others, and potentially, access to capital at the local level.

Risks are relatively low for microfinance institutions (MFIs) in Iraq: Iraq has a sufficient cash economy and the repayment culture is strong.<sup>44</sup> By increasing the number of women participating in the economy, microfinance activities could play a key role in the development of Iraq's currently weak private sector.

#### 4.6. Vulnerable Populations

Attention must be paid to vulnerable populations of women who face particular difficulty entering the workforce, or who are altogether incapable of working or running a business. This could be due to age or physical disability, but in most cases it is because employment is forbidden by a family member, or because finding a job is impossible due to lack of relevant skills and education. Such women struggle to

access sufficient resources to independently care for their families.

##### 4.6.1. Female Heads of Household

###### Female-Headed Household

A household in which:

- Women have children or other family members – but no spouse – living with them in a house that they own or rent
- The male contributes marginally to household income compared to the female.<sup>45</sup>

In the case of Iraq – where more men than women work and men are generally more educated than women – female-headed households often fall into the first category and can include cases of widows, divorcees, or women who were abandoned by or separated from their spouses.

Iraqi female heads of households (FHHs) are more likely than female dependents to be engaged in work, in almost all sectors of the economy.<sup>46</sup> However, female heads of households tend to work in low-skilled jobs – due to family responsibilities from early ages, few have the education required to compete for high-skilled employment. Heads of household tend to be less educated than their dependents primarily due to their family duties, but overall, female heads of households are less educated than their male counterparts.<sup>47</sup>

Many studies have shown that, in general, female heads of households are more vulnerable to poverty than their male counterparts. According to UN Women, “female-headed households that do not have access to remittances from male earners are generally assumed to be poorer than male-headed households. Female-headed households are more vulnerable to increased unemployment and reductions in social and welfare spending.”<sup>48</sup> Within the Iraqi context, female-headed households are more vulnerable to food insecurity due to lower overall income levels.<sup>49</sup> In 2004, the World Bank estimated that the “median income for female-headed households is 15-25 percent below that of comparable male-headed households”<sup>50</sup>

However, mobilizing adequate support for FHHs may prove difficult; the lack of a government census or regular statistics on Iraqi households impedes the collection of accurate data

<sup>40</sup> Ibid.

<sup>41</sup> The World Bank. *Poverty headcount ratio at national poverty line (% of population)*. 2007. <http://data.worldbank.org/indicator/SI.POV.NAHC/countries/IQ?display=graph> (accessed July 2, 2011).

<sup>42</sup> Ibid.

<sup>43</sup> According to the World Bank, “Microfinance is the supply of loans, savings, and other basic financial services to the poor.” *Microfinance For Women in Iraq: Potential Role*. World Bank, 2008.

<sup>44</sup> Ibid.

<sup>45</sup> Mohiuddin, Yasmeen. “Female Headed Households and Urban Poverty in Pakistan.” *The Pakistan Development Review*, 1989: 759-775.

<sup>46</sup> WHO/COSIT/KRSO/Ministry of Health. “Iraq Family Health Survey 2006-2007.” *New England Journal of Medicine*, 2008: 484-93.

<sup>47</sup> UNICEF/COSIT/KRSO/Ministry of Health. “Multiple Indicator Cluster Survey.” 2006.

<sup>48</sup> United Nations Department of Public Information. *Division for Advancement of Women*. May 2008. <http://www.un.org/womenwatch/daw/followup/session/presskit/fs1.htm> (accessed July 18, 2011).

<sup>49</sup> WFP/VAM/COSIT/KRSO/Ministry of Health. *Comprehensive Food Security & Vulnerability Analysis - Iraq*. United Nations World Food Programme, 2008.

<sup>50</sup> *Microfinance For Women in Iraq: Potential Role*. World Bank, 2008.



about Iraqi FHHs. For example, the below table illustrates three studies – none comprehensive and none with matching or similar data – on the number of female-headed households in Iraq. Furthermore, it is widely accepted that the number of female-headed households in Iraq is increasing and this is part of a wider, international trend.<sup>51</sup> In Iraq, this increase is partially due to decades of violence, ranging from the Iran-Iraq war to sectarian conflict following the fall of the former regime in 2003. During the height of internal conflict in 2006, it was estimated that 90 to 100 Iraqi women were widowed each day.<sup>52</sup> More accurate data about the number and spread of vulnerable female-headed households would be valuable in mobilizing more targeted assistance to this vulnerable group of Iraqi women.

**Table 1. Estimated Number of Female-Headed Households 2006-2009**

Name of Survey	Year(s)	Author	Survey Technique	Estimated # of female-headed households	Estimated # of widows
<b>Iraqi Family Health Survey</b>	2006/2007	Ministry of Planning; Ministry of Health; COSIT; World Health Organisation; KRSO	Nationally representative survey of 9,345 households and 14,675 women of reproductive age and covers all governorates in Iraq	10.2% of households	2.5 million
<b>Comprehensive Food Security and Vulnerability Analysis</b>	2008	COSIT; KRSO; Nutrition Research Institute Ministry of Health; UN World Food Programme	Classic random cluster sampling of 115 districts in Iraq	400,000 (one in ten households)	320,000 (80% of female headed households)
<b>In Her Own Words</b>	2008/2009	Iraqi Al-Amal Association; OXFAM	Non-representative sample with 1,700 respondents	35.5% of participants	N/A

#### 4.6.2. Gender-Based Violence Survivors

Post-conflict settings with high unemployment and poor overall security often feature a high incidence of violence, particularly gender-based violence,<sup>53</sup> or violence against women (VAW). Furthermore, in conflict and post-conflict settings where rule of law is weak, rape is used as a tactic to humiliate women and their families (including their spouses). Human trafficking often also results in VAW incidents in such settings.

VAW adds to the overall economic costs of a conflict in multiple ways. No study has been conducted on the price of gender-based violence in Iraq, but studies in Zambia, Peru and Haiti indicate that the gender-based violence increases overall women's health costs. The fear and the need for psychological support often brought on by VAW further increases these costs. Furthermore, settings with a high incidence of rape are associated with a greater incidence of sexually transmitted diseases such as HIV-AIDS.<sup>54</sup> The prevalence of VAW in Iraq, coupled with the loss of actual and potential productivity among women who might otherwise be in the workforce, only further contributes to the recent decades of women's economic degradation.

A key problem in cases of VAW is the lack of legal recourse for Iraqi women survivors. Legal recourse and support can provide survivors with a sense of justice, psychological comfort for those returning to their daily lives, or monetary restitution. With the exception of several laws amended by

the Kurdistan Regional Government, various Iraqi laws addressing homicide, domestic violence, and rape call for lesser, alternative, or no penalties when a particular victim is a woman. For example, in cases of rape, Article 398 of Iraq Penal Code Number 111 indicates that all criminal charges against a perpetrator can be dropped if he legally marries his victim, pending a required three-year "good behaviour" period. Sometimes survivors' families demand such marriages for family "honour" purposes. In these situations, if a survivor refuses, families may ask a judge to intervene and force a marriage. Failure to criminalise rape and other types of VAW implicitly encourages victimisation of women, and implies that women's lives are not as valuable as those of men.

The Government of Iraq and the Kurdistan Regional Government (KRG) are both seeking to address legal loopholes that decriminalise VAW, specifically domestic violence. In June 2011, the KRG Parliament passed a Domestic Violence bill that criminalized and made punishable by law "violence against any female member of the family," and particularly targeted "female circumcision, forceful marriage, preventing female education, hitting a child, nonconsensual divorce, offering of women to settle family feuds and female suicide, if the family is the cause." This bill was passed into law in late 2011.<sup>55</sup> The Federal Government has also assembled a committee consisting of various government ministries, CSOs and legal experts to draft a law at the Federal level governing violence against women. In the opinion of Hanaa Edwar, a civil society representative working

<sup>51</sup> United Nations Department of Public Information. *Division for Advancement of Women*. May 2008.

<http://www.un.org/womenwatch/daw/followup/session/presskit/fs1.htm> (accessed July 18, 2011).

<sup>52</sup> Williams, Timothy. *Iraq's War Widows Face Dire Need with Little Aid*. New York, February 22, 2009.

<sup>53</sup> Gender-based violence or violence against women (VAW) is defined as "violence that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life." United Nations. "Declaration on the Elimination of Violence Against Women." United Nations General Assembly, December 20, 1993.

<sup>54</sup> Morrison, Andrew R, and Maria Beatriz Orlando. "The costs and impacts of gender-based violence in developing countries: Methodological considerations and new evidence." *World Bank*. 2004.

<sup>55</sup> Barzan, Ahmed, "New Legislation Aims to Curb Violence Against Women in Kurdistan," KRG Website, *Other News*. June 2011. Available at: <http://web.krg.org/articles/detail.asp?lngnr=12&smap=02010200&mr=73&ar=40524>.

within this committee, “there is a general agreement among most political parties that a law governing VAW is necessary especially since the Kurdistan Regional Parliament issued a VAW law in 2011. The details of the law may be in dispute, however, under the pretext of Shariaa [law] and social norms; i.e. the right for husband to discipline his wife physically.”<sup>56</sup> The use of physical punishment as a way to “correct” a woman is often accepted by the community, which does little to alleviate the problems VAW causes with regard to women’s economic participation.

#### 4.6.2.1. Sexual Harassment

Whereas the lack of laws criminalizing VAW encourages potential perpetrators, the threat of sexual harassment or assault in the workplace may deter many women from participating in the workforce. The women who do choose to participate in the workforce may be exposed to such harassment – as in the case of several women Parliamentarians.

Notably absent from the chapter on protecting women in the unified Labour Code are rules pertaining to sexual harassment in the workplace.<sup>57</sup> According to a survey conducted in the Kurdistan Governorate of Sulaymaniyah, sexual harassment and assault are alarmingly common in the workplace and women frequently feel powerless to address the violence. Of those surveyed, 73.7 percent reported having been subjected to sexual assault in the workplace and only 12.3 percent of those who experienced sexual assault reported the event.<sup>58</sup>

#### 4.6.2.2. Controlling Behaviour

One common manifestation of VAW is “controlling behaviour” by men in the household, for various intents and purposes. In addition to the difficulties caused by VAW, other controlling behaviours can also prevent women from seeking and obtaining employment.

The concept of men as breadwinners and leaders of the household leads men to generally make the decisions for the household, and on behalf of women. Women often can only try to influence those decisions, either directly through dialogue or by seeking the support of another male to intervene on her behalf. This hierarchical structure has successfully maintained the family unit as the building block of Iraqi society through wars, sanctions and sectarian conflict. However, it also tends to disempower most family members, especially women. The male head of household may make unilateral decisions that impact a woman’s entire life including her participation in the job market, her schooling or even her choice of husband. Studies show that the controlling behaviour women are most likely to face

include a husband insisting on knowing where the woman is at all times (63.3 percent), and insisting on the woman asking his permission to seek health care (66.9 percent).<sup>59</sup> In addition to these, men are also likely to try to control women’s participation in the economy. Women’s economic participation can be a highly contested issue because it contradicts the traditional men-as-breadwinner concept. If a woman is able to keep and use her income as she sees fit, this may also be seen as undermining the man’s traditional authority in the home.

#### 4.6.2.3. Forced and Early Marriage

One type of controlling behaviour is forced and early marriage, which often impacts women’s economic participation. Despite a legal prohibition on forced marriages in the Iraqi Personal Status Code Number 188 Article 9(1) and early marriages for girls under the age of 18 without judicial consent in the Iraqi Personal Status Code Number 188, Article 8, families nevertheless often agree to marriage on behalf of their children.

According to research conducted in the Kurdistan Region of Iraq, there are many reasons why families marry girls off at early ages, such as compensation to solve problems between families.<sup>60</sup> For example, a family may give away one girl in marriage to another family in “exchange” for a desired bride for a male family member.<sup>61</sup> Often, however, early and forced marriages are the outcome of poverty; young girls or women are often “given” to men (in some cases much older than the girl), to alleviate the needs of the girl’s family – not only is there one fewer family member to feed, clothe, and shelter, but the girl’s family typically receives compensation which helps them to purchase basic commodities. The thought process behind choosing not to educate women or forbidding them to work perpetuates a cycle of poverty: a working woman – whatever her education level – could theoretically contribute to the family’s income, diminishing the pressure on her family to marry her off.

#### 4.6.3. Women in Rural Areas

Women in rural areas are more likely to be economically active than women in urban areas but they also face greater food insecurity, more barriers to education, and participate more in the informal – and therefore unprotected by Iraq’s equal opportunity laws – economic sphere.<sup>62</sup> Regional variations are based on educational opportunities (or lack thereof), available resources, and the predominant work in which rural women of a particular area are engaged.

Agricultural work is considered acceptable for women because of the nature of running a farm. There is usually more work than there are available employees, and there is inherent privacy in running a family farm, which may

<sup>56</sup> The National Conference for Empowering Women in Democracy (White Paper). Baghdad: Iraqi Al Amal Association, 2004.

<sup>57</sup> Iraq Legal Development Project. The Status of Women in Iraq. American Bar Association, 2006.

<sup>58</sup> “Sexual Assault a Silenced Phenomenon.” Point Organisation for Opinion Polls and Strategic Studies. December 2009.

<http://www.pointnumber.com/eng/Default.aspx?page=survey&id=54> (accessed July 18, 2011).

<sup>59</sup> WHO/COSIT/KRSO/Ministry of Health. “Iraq Family Health Survey 2006-2007.” New England Journal of Medicine, 2008: 484-93.

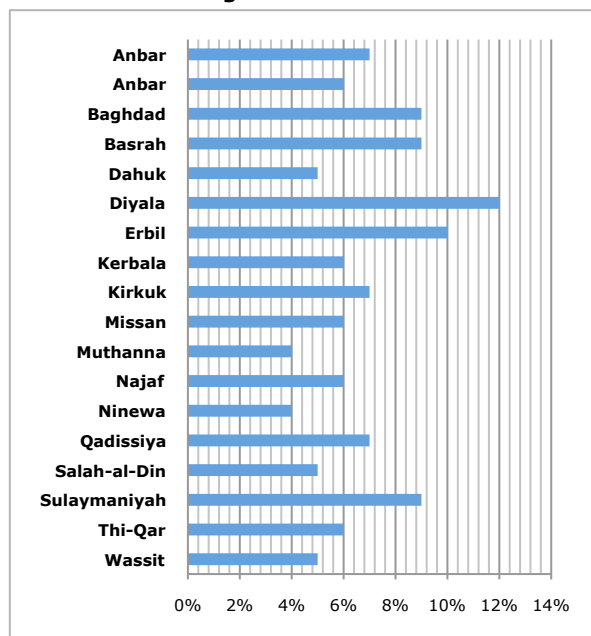
<sup>60</sup> People’s Development Association. Forced Marriage: Life and a Critical Destiny Project to combat forced marriage. Shvan Printing House, 2010.

<sup>61</sup> Drawn from the Najaf Case Study.

<sup>62</sup> WHO/COSIT/KRSO/Ministry of Health. “Iraq Family Health Survey 2006-2007.” New England Journal of Medicine, 2008: 484-93.

address concerns about women's exposure to unrelated men. Rural women also often work on family farms without interacting with men who are not relatives. Outside of agriculture, rural women are largely involved in handicrafts work, and only a few work as professionals.<sup>63</sup> However, uneducated women in rural areas have a much higher incidence of poverty and are less likely to be involved in skilled labour than women in urban areas.

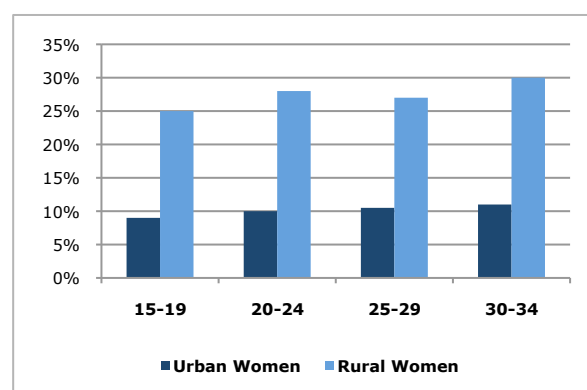
**Figure 2. Percentage of Employed Women In Non-Agricultural Sector Jobs**



Fewer than 10% of women are employed outside of the agricultural sector in 16 of Iraq's 18 governorates. In governorates with major cities such as Baghdad, Basrah, and Erbil, this is likely due to the larger number of educated women and available opportunities. The lowest figures are consistently found in governorates with more rural-based populations.

Low educational attainment and high drop-out rates preclude rural women from gaining employment outside of the agricultural and handicrafts sectors. A WHO study revealed that almost 30 percent of rural women are completely uneducated, in contrast to 11.3 percent of women in urban regions of Iraq.<sup>64</sup> In rural areas, only 77 percent of primary school-aged children are enrolled in school, and fewer girls are enrolled than boys.<sup>65</sup> The quality of rural educational facilities and curricula remains in doubt, with the National Development Plan noting that, "the weakness of education infrastructure is clearly visible in quality and quantity in remote rural areas and sporadically in poorer urban neighbourhoods."<sup>66</sup>

**Figure 3. Illiteracy Rates Among Iraqi Women Under Age 35**



Young rural women with limited educations may be hindered from finding work outside of the relatively low-skill agricultural and handicrafts sectors. Figure 1 shows that the vast majority of uneducated women do not even participate in the labour force; the few that do face poor job prospects as a result of low education, high illiteracy, and the lack of unskilled or semi-skilled jobs available to women.

Logistical and security issues contribute to rural women's inability to access education and, in turn, non-agricultural related jobs, as well as other critical services. WHO's study found that 75 percent of interviewed rural women would not travel to seek health or maternity services due to the security situation.<sup>67</sup>

This inability to travel for critical health-related services suggests that a similar problem exists for women who may have to travel to participate in an economic empowerment project, or to work.

#### 4.6.4. Women in Disputed Areas

Certain oil-rich areas of Iraq are claimed by both the Federal government and the Kurdistan Regional Government. These have been referred to as the Disputed Internal Boundaries (DIBs) areas.<sup>68</sup> Due to the lack of a clear jurisdiction, the rule of law has suffered in these areas: violence and human insecurity in the DIBs – coupled with poor access to courts or poor court jurisdiction – contribute to the high numbers of displaced Iraqis since 2003.<sup>69</sup> In addition to security concerns, thousands of property claims have been stalled in courts pending a political solution between the Federal and Regional Governments. The lack of a clear government jurisdiction in the DIBs has resulted in very poor provision of basic services at municipal or at higher levels. As a result, those living in the DIBs – particularly female heads of household – are more likely to need water, food, and housing assistance than those living in other areas of Iraq.<sup>70</sup>

<sup>63</sup> Microfinance For Women in Iraq: Potential Role. World Bank, 2008.

<sup>64</sup> WHO/COSIT/KRSO/Ministry of Health. "Iraq Family Health Survey 2006-2007." New England Journal of Medicine, 2008: 484-93.

<sup>65</sup> Government of Iraq Ministry of Planning/UNCT-Iraq Mission. "The Millennium Development Goals in Iraq." 2010.

<sup>66</sup> Government of Iraq Ministry of Planning. National Development Plan for the Years 2010-2014. Baghdad, 2010.

<sup>67</sup> WHO/COSIT/KRSO/Ministry of Health. "Iraq Family Health Survey 2006-2007." New England Journal of Medicine, 2008: 484-93.

<sup>68</sup> "IOM Iraq Displacement Reports: Special Focus - Disputed Internal Boundaries." International Organisation for Migration Iraq Mission. November 2010. <http://www.iomiraq.net/> (accessed May 15, 2011).

<sup>69</sup> According to a UNHCR report from 2007, almost 2 million Iraqis have been internally displaced, and more than 2.3 million Iraqi refugees are displaced throughout the Middle East "Statistics on Displaced Iraqis around the World." United Nations High Council on Refugees. April 2007. [www.unhcr.org](http://www.unhcr.org) (accessed July 10, 2011).

<sup>70</sup> "IOM Iraq Displacement Reports: Special Focus - Disputed Internal Boundaries." International Organisation for Migration Iraq Mission. November 2010. <http://www.iomiraq.net/> (accessed May 15, 2011).



## 5. Interventions and Results

In response to the difficult and unique economic situation faced by Iraqi women, the Government of Iraq, private sector, and several organisations – largely non-governmental organisations (NGOs) and civil society organisations (CSOs) – have developed and run various economic empowerment interventions throughout the country, which aim to provide diverse services based on local needs. The box below defines the terminology used to differentiate and distinguish these for the purposes of this study.

### Study Terminology

**Intervention** – Any activity seeking to benefit or assist a particular target group

**Organisation** – Any registered (i.e. NGO/CSO) or unregistered group (i.e. CBO) implementing an intervention

**Project** – Individual economic empowerment interventions throughout Iraq, that were mapped and/or more closely examined for this study

**Programme Categories** – One of the 4 broad categories of projects that were mapped and/or examined for this study

### 5.1. Mapping Results

Through its self-assessment tool, UNDP Iraq received responses from a total of 147 organisations – 137 Iraq-based NGOs/CSOs/CBOs, six internationally-based NGOs, three governmental organisations and one private sector entity. Information was collected on a total of 300 individual projects – 267 conducted by Iraq-based NGOs, 13 conducted by international NGOs, 10 conducted by governmental organisations, eight conducted by community-based organisations (CBOs) and two conducted by private sector organisations.

### 5.2. Programme Categories

Projects identified through the survey process fell into four programme categories:

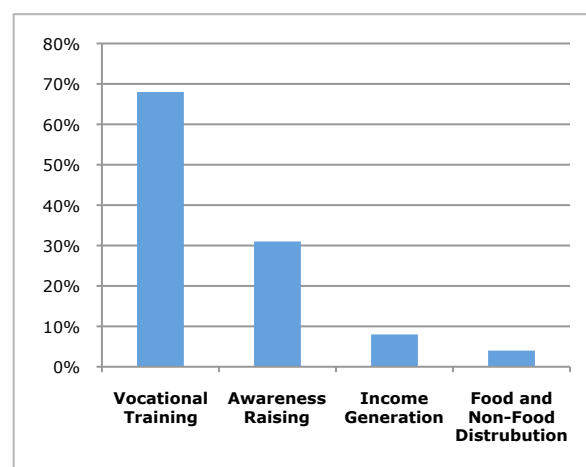
- Vocational Training
- Awareness-Raising
- Income-Generation
- Food and Non-Food Distribution

#### 5.2.1. Vocational Training

57 percent of the projects mapped provide vocational training to women. Based on need, these projects primarily covered concrete job skills such as hair dressing or sewing, but also covered basic education (e.g. literacy), encouragement to participate in the economy, and general job-readiness. Some of these projects also fund women's activities upon successful graduation.

According to the mapping data, 68 percent of vocational training projects indicated that they have achieved between 70-100% of their overall goals, which shows that these projects can be effective. The Sewing, Crochet, and Handicrafts Course for Widows and Female Heads of Households, implemented by the Kirkuk Centre for Professional Women, is one example of a Vocational Training project.

Figure 4. Programme Categories



There were 4 programme categories into which all economic empowerment projects fell. Of these, Vocational Training (VT) and Awareness Raising (AR) were the most common. Several projects had overlapping objectives; UNDP categorized these in terms of which objectives were most prevalent.

#### 5.2.2. Awareness-Raising

31 percent of the projects mapped sought to build the confidence of women to participate in the economy by raising women's awareness of their rights and the resources that are available to them. Some of these projects also offered classes to build job skills, with language and technology classes as two prime examples. One example of a project in this category was implemented by the Diyala-based organisation, Hawaa' for Relief and Development.

#### 5.2.3. Income-Generation

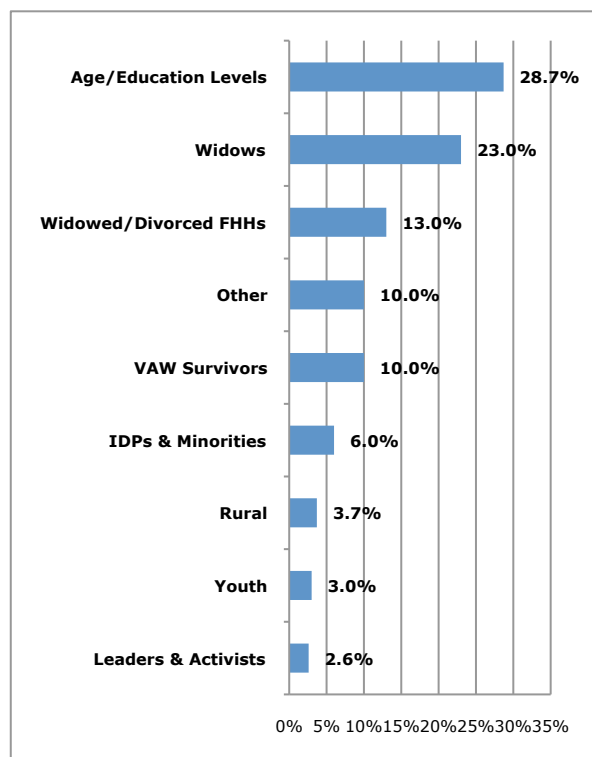
Eight percent of the projects mapped by UNDP Iraq focused on training women on methods of running a small business, with grants and small loans as critical components. Some of these projects also provided general education, and encouragement to participate in the economy. The Iraqi Foundation for Advancement in Kerbala implemented an Income Generation project that provided small business training and grants.

#### 5.2.4 Food/Non-Food Item Distribution

The remaining four percent of mapped projects fell into this category. The majority of these were located in the Disputed Internal Boundaries (DIBs) Areas like Mosul and Kirkuk where food insecurity and poverty are prevalent, particularly among female-headed households.

### 5.3. Project Target Groups

Of the 300 projects mapped overall, UNDP Iraq collected information from 263 regarding their target groups. Some of the projects examined had multiple target groups or were not specific or exclusive in their target beneficiaries. However, the most frequently targeted groups were widows and divorced women, in part due to the increase in FHHs throughout the country in recent years. Another method of targeting potential beneficiaries was by age or education level, as illustrated by the graph on the following page.

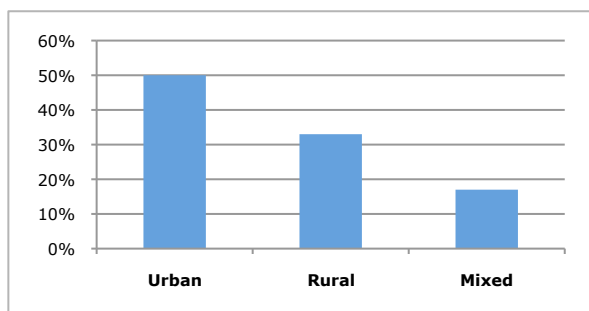
**Figure 5. Intended Project Beneficiaries**


The various projects examined listed a wide range of key beneficiaries. Some chose to focus on very specific groups such as “rural women” or “widows,” whereas others focused on several categories of women together (e.g. widows AND divorcees, FHHs, etc.). This made it difficult to strictly classify each project by intended beneficiary, but it is clear that a plurality of projects focused on FHHs, be they widows or divorcees.

#### 5.4. Project Target Areas

The self-assessment revealed that 67 percent of projects were conducted in urban or mixed urban-rural areas, where it is often easier for organisations to establish operations and identify beneficiaries, and where the traditional social issues found in rural areas are not as prevalent.

In contrast, only 33 percent of projects were conducted in rural areas where – given the various family and traditional-mindedness issues identified above – there may be a larger number of poor, uneducated women in need of such projects.

**Figure 6. Project Location by Land Type**


While projects took place in all governorates (see Table 2), the majority took place in urban or peri-urban settings (50% based in urban areas, 17% in mixed urban/rural areas).

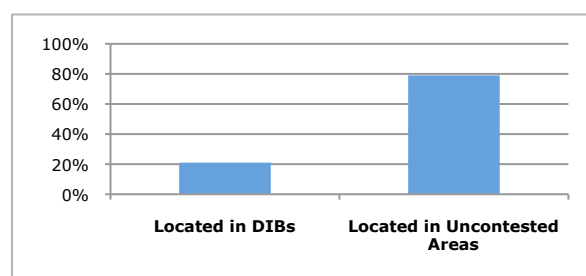
UNDP Iraq was aware that all governorates in Iraq had some kind of women’s economic empowerment project. The 266 whose locations were mapped were distributed geographically per the below table.

**Table 2. Mapped EE Projects By Governorate**

Governorate Name	No. of Projects Mapped
Anbar	1
Babil	3
Baghdad	33
Basrah	4
Dahuk	15
Diyala	38
Erbil	16
Kerbala	4
Kirkuk	8
Missan	N/A
Muthanna	20
Najaf	80
Ninewa	2
Qadissiya	34
Salah al-Din	N/A
Sulaymaniyah	N/A
Thi-Qar	7
Wassitt	1

The table reflects the data collected through UNDP Iraq’s self-assessment tool and mapping effort, with limited follow-up based on funding and/or volunteer availability. While projects took place in all governorates, those governorates with more mapped projects suggest better UNDP and IAA networks with local communities, and availability of more volunteers to follow-up on incomplete self-assessment questionnaires.

Finally, as indicated in the below graph, only 21% of projects took place in the DIB areas. This suggests that there may be a greater need for attention to be paid to women’s economic conditions in these areas.

**Figure 7. Projects Located in DIBs**


#### 5.5. External Project Design Influences

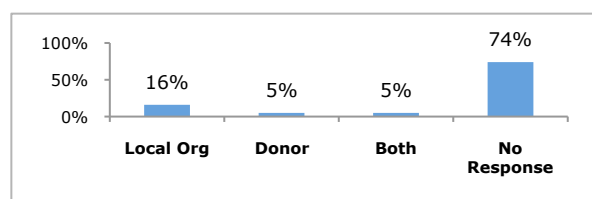
If women-oriented programming in Iraq is intended to directly address local needs – which, as determined, vary from city to city and governorate to governorate – local input is critical to the design of any intervention.

Frequently the source of this input is local organisations, but the self-assessment tool indicated that projects were initiated both by local organisations as well as by external donors. In a small proportion of cases, donors also directly impacted the locations and goals of projects. This occurred both when donors explicitly influenced projects to align with their own

priorities, and also when organisations adjusted their stated objectives and project activities in an attempt to be more in line with donor priorities and thus more attractive to them.

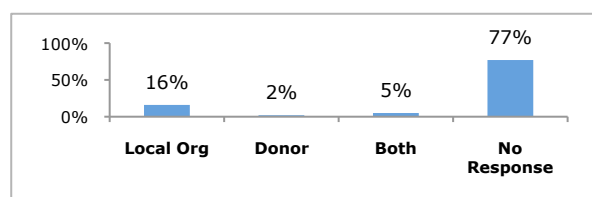
UNDP Iraq's research sought to differentiate the influences on project design by region type, examining who designed – or influenced the design of – projects in urban, rural, and in mixed urban/rural areas. The vast majority of projects in Urban and Rural areas (over 70 percent) did not respond to this portion of the self-assessment tool; 44 percent of projects in mixed urban/rural areas also did not respond. The below graphs further clarify the levels of involvement by various parties in project design.

**Figure 8. Originators/Designers of Projects – Urban**



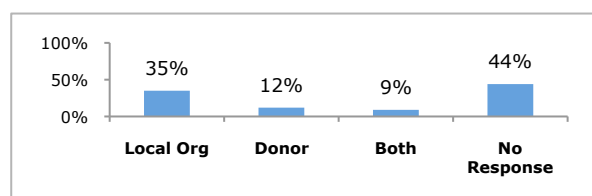
One data point UNDP's self-assessment had difficulty assessing was who originated, designed, or influenced the design of a project (i.e. whether by local organisations, by a donor, or through collaboration of both groups). However, most of the urban-based projects about which UNDP obtained this information were designed by local organisations.

**Figure 9. Originators/Designers of Projects – Rural**



In rural areas, an even smaller number of projects (2%) about which UNDP obtained this information were designed or heavily influenced by donors.

**Figure 10. Originators/Designers of Projects – Mixed**



More projects based in mixed areas provided information to UNDP about who designed or originated projects; again in many cases this responsibility was left with local organisations.

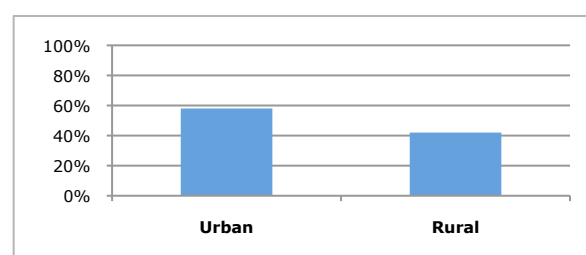
## 5.6. Case Studies

Of the 300 projects about which UNDP Iraq collected information, 12 were selected for case studies – deeper investigation and analysis on the overview information collected from the self-assessment tool.

These case studies explore more deeply the interactions between the organisations providing either economic empowerment projects or peacebuilding initiatives, the individual women beneficiaries of these projects, and the various barriers that had to be surmounted to implement the projects. Specifically, the case studies were an opportunity to add a human perspective to the raw data that was collected during UNDP Iraq's research.

For this particular report, UNDP Iraq selected cases representing both rural- and urban-based projects, from the top three programme categories indicated above. Projects in the Food and Non-Food Distribution Programme category were excluded, as these projects did not focus on building women's skills to participate in the economy.

**Figure 11. Case Study Project Location**



A relatively even mix of urban-based and rural-based cases were selected for this report's 12 case studies, with 7 selected beneficiaries based in urban areas, and 5 based in rural ones.

As indicated above, a total of 12 case studies were selected from the economic empowerment projects. A forthcoming study will highlight an additional 11 case studies covering women's peacebuilding activities.

Many of the issues covered below, however, pertain to general women's issues (e.g. education levels, domestic violence) in terms of participating in NGO or CSO-led projects, and thus use statistics drawn from all 23 case studies.

To ensure diversity among case studies, the 12 women selected for these case studies ranged in age from 25 to 40, hailed from rural and urban areas in different governorates of Iraq, and their marital status differed – some were unmarried, some were divorced, some were widowed, and one was married. This diversity allowed researchers to consider similarities across Iraq in terms of women's economic participation and limitations in a deeper way than can be understood by secondary research or primary data collection.

The table on the following page gives an overview of the case studies conducted, indicating their location, the age and marital status of interviewees, the project in which they participated, and the organisation implementing that project.



**Table 3. Women/Projects Selected for Case Studies**

#	Governorate, Location Type (Rural/Urban)	Name <i>*changed in some cases</i>	Age	Marital Status	Name of Project, Implementing Organisation
1	Anbar, Urban	S.F.	40	Widowed	<i>Al-Safa Widows' Support Programme,</i> Al-Safa Association for Development and Friendship
2	Babil, Rural	Noor	27	Unmarried	<i>Pillars For Women's Rights,</i> Akad Cultural Institute
3	Baghdad, Urban	Shatha	35	Widowed	<i>Promoting Women's Protection in Iraq</i> Women For Peace
4	Basrah, Rural	Reem	32	Widowed	<i>Supporting Entrepreneurship For Women and Widows</i> Iraqi Al-Firdaws Organisation
5	Diyala, Urban	Areej	24	Unmarried	<i>Women's Economic Tools for Peace and a Bright Future</i> Hawaa' for Relief and Development
6	Erbil, Urban	Shahla	32	Unmarried	<i>Promoting the Protection of Survivors of Violence</i> Al-Maslah Organisation
7	Kerbala, Rural	Manar	29	Widowed	<i>Productive Women</i> Iraqi Foundation for Advancement
8	Kirkuk, Urban	Galawezh	34	Unmarried	<i>Sewing, Crotchet, &amp; Hand-crafts for Widows &amp; FHHs</i> Kirkuk Centre for Professional Women
9	Muthanna, Urban	Rathya	34	Married	<i>Hairdressing Arts for Samawa City Women</i> Al-Salam Association for Defending Human Rights
10	Najaf, Urban	Jamila	29	Divorced	<i>Women In Technology;</i> <i>Income-Generation for Widows and Divorced Women</i> Iraq Al-Amal Association
11	Thi-Qar, Rural	Dalia	33	Widowed	<i>Women's Social Awareness &amp; Economic Empowerment</i> Society for Protection and Development of Iraqi Families
12	Wasitt, Urban	Zahraa	25	Divorced	<i>Women's Economic Empowerment Through Sewing</i> Iraqi Women's Gathering Association

### 5.6.1. Gender Issues and Project Responses

Ensuring that empowerment projects are tailored to conditions on the ground is critical to assisting vulnerable populations and may contribute to the success of future projects.

A review of the case studies indicates that most organisations correctly identified local barriers to increased women's economic participation, as well as the overall social stigma attached to women's economic engagement.

Some organisations implementing the studied projects often attempted to address local women's lack of various skills, restricted local resources, regional economic circumstances, and prevailing social norms; others faced difficult challenges to supporting target groups. The following sections examine these barriers more closely:

#### 5.6.1.1. Lack of Confidence due to Inexperience

Lack of confidence and experience are critical issues for women who are entering the Iraqi economy for the first time. None of the cases studied involved a woman who had ever been employed or sought employment before participating in their local economic empowerment project. None of the women studied understood their legal rights or the general pace of the workplace. Some had almost no experience even interacting with non-family members.

To address this lack of confidence, several projects encouraged women to learn about their legal rights with regard to education, employment, and issues of violence. Further approaches demystified the concept of work. This knowledge empowered women to engage in dialogue with male authority figures.

#### Economic Empowerment Builds Self-Confidence

Galawezh is a single, 34 year old woman living in her impoverished parents' house in Kirkuk. When she initially asked to work to bring the family some income, her father refused citing tradition and culture. He preferred to live an impoverished life than to have his daughter work outside of the home. Unperturbed, Galawezh found champions for her cause in her uncle and his wife, who convinced her father to let her participate in the handicrafts project of the Kirkuk Centre for Professional Women – but only if she traveled with her uncle at all times.

Galawezh faced restrictions on selling her own products at the market – her father did not want her to be outside of the home for too long, even if accompanied – but was later hired by the project to teach handicrafts and sewing to other women.

Galawezh gradually earned the respect of her family and has greater decision-making ability within the house: "The project has benefited me and my family a lot. The benefits are self-reliance and independence, helping others, knowing how to deal with others, and a society that has encouraged me because I am working on traditional crafts. I work for other things, like my place in society, which I can change - my hope is that all women can work and become economically independent. Work with people is beneficial to the exchange of ideas and information, [and can help us] become independent. Without a doubt, work is greatly influential whereby a woman has greater importance inside the family. Instead of asking for money from my parents, I buy things for the house."

Two of the case studies examined found another unique approach to building women's confidence that took place in the DIBs areas. Diyala's Hawaa' Organisation for Relief & Development and Kirkuk's Centre for Professional Women implemented projects that combined elements of economic empowerment as well as peacebuilding. Participants in these projects came to see the social benefits of economic empowerment as a means to sharing information and creating a dialogue with others, especially other women.

#### Joint Economic Empowerment/Peacebuilding

"Hawaa' for Relief and Development" established its joint economic empowerment/peacebuilding project in response to Diyala's general poverty and high female illiteracy as well as the perceived high numbers of female suicide bombers coming from the area.

The project combined peacebuilding activities with economic empowerment training. In other words, it advertised its project as covering job skills and work-related awareness raising, but during the training also discussed neighbourly conflicts, interpersonal strife and the value of communication. Hawaa' implementers believe that "with access to livelihood opportunities, there will be a stronger chance to build the capacity of women to respond to rising ethnic tensions that they face daily."

For some beneficiaries, like Areej, this programming provided critical skills to deal with conflict in her everyday life. Areej's incentives to join the programme were economic, but she also benefited from the peacebuilding aspect and applied these lessons in her discussions with men and women from all backgrounds.

Hawaa' staff remarked that "after Areej's participation in the the programme, her skills and confidence in herself in dealing with others increased." They noted that in a sense, women working is in itself proof of peacebuilding, as once-rigid family beliefs are gradually changed through communication. In addition, work allows women to hold discussions with their customers, who often are female. "During many of these discussions, [women like Areej] can become acquainted with the problems of other women. They share experiences, and develop positive relationships between [neighbours], regardless of ethnic and sectarian conflict.

#### 5.6.1.2. Limited Educational Levels

Illiteracy and limited education among women – especially the impoverished – was a critical factor impacting the flow, design, and participant lists of several economic empowerment projects. As demonstrated in the table to the right, six of the women highlighted in both the economic empowerment and peacebuilding case studies were either illiterate or had less than an elementary education.

This statistic cannot account for many women who could not participate in the projects in their areas. Certain projects could not convey their points or material effectively to women who were fully illiterate or had no formal education – and therefore had no understanding of basic economic concepts.

Some organisations made adjustments to address these participant knowledge gaps. In Thi-Qar, the illiteracy of several participants forced trainers from the Society for Protection and Development to work through pictures and other teaching methods, which ultimately was effective. In Najaf, the Al-Amal Association provided simple accounting training on top of its initially planned income-generation project, because most participants did not know how to understand or develop a budget. In Basrah, the Iraqi Al-Firdaws Organisation project added a literacy training course to its "Supporting Entrepreneurship For Women and Widows" project to better enable participants to engage in the initially planned economic empowerment classes. Reem, from the Basrah case study, participated in this course and found it critical to her success in the overall entrepreneurship project, but such opportunities are relatively rare.

**Table 4. Case Study Beneficiary Education Levels**

Education Level	No. of Beneficiaries
Illiterate	4
Read and Write only	2
Elementary Certification	2
Intermediate Certification	6
High School Certification	0
Diploma	1
University Degree	8

Only 9 of the 23 women examined in all UNDP's case studies had completed higher education; many of these women were forbidden to attend school at all, or were forced to drop out at a young age.

A large number of families rely on women to manage the household and children, and thus expect women not to pursue education. Women highlighted in the case studies collected were forced to leave school by a family member. A key reason for this was forced marriage at early ages (12-15). Examples of this include Shatha from the Baghdad case study, who was forced to marry before even reaching age 15, and then forced to leave school to take on the full responsibility of maintaining her home with her husband. In the case of Jamila, from the Najaf case study, she was forced to marry a man when her brother married a girl from a neighbouring family and they demanded she marry one of their males in "compensation."

Since a large number of families prohibit their girls from attending mixed-gender schools, the inability to access an all-girls' school was the second most common reason case study beneficiaries were forced to drop out of school early. Girls living in rural areas were particularly affected due to the lack of enough such schools in rural areas, and the distance of existing all-girls' schools from their homes. Dalia from the Thi-Qar case study initially attended a dilapidated all-girls' school that began to fall apart; rather than allow her to attend a nearby mixed-gender school, her family withdrew her altogether. Part of their reason was family responsibility, which is further discussed below. Shahla from Erbil simply lived too far from her local school, and her family refused to let her travel for fear for her safety. Reem from rural Basrah felt that societal norms were to blame, and resents her father in particular for withdrawing her from her education.

In addition to the above issues, eldest daughters are likely to be removed from school to labour for the family. Manar from Kerbala left school as a teenager to take care of her siblings and help her mother at home. Some families may have resources to hire help, but there exist examples like that of Galawezh in Kirkuk where girls and women are denied access to education far into adulthood: “I want to finish my studies but my father refused because we are from a conservative family [where women stay in the home].”

**Table 5. Causes for Removal from School**

Education Level	No. of Beneficiaries
Forced Marriage	7
Household Responsibilities	4
No All-Girls' School Access	2
Internal Displacement	1
N/A	9

Only 9 of the 23 women examined in all UNDP's case studies were allowed to choose whether or not to continue their education. The remaining 14 were removed from schooling for the reasons above, with the most common being forced marriage for a variety of reasons.

### 5.6.1.3. Women Working Outside the Home

Rejection of the idea of women working outside of the home due to various family dynamics can be a hindrance to women participating in the economic sphere. The table below shows that in eight of the 12 economic empowerment case studies, there was some family resistance to the idea of women working outside of the home.

**Table 6. Family Permissions for Women's Work**

Permission / Reason(s)	No. of Beneficiaries
No permission given (strict belief that women must stay in the home)	2
Permission given reluctantly (due to poverty / acceptance of EE programmes objectives)	6
Permission given willingly	4

Despite this general cultural reluctance to support women's economic participation, widespread poverty was one reason for the development and ultimate acceptance by families of half of the economic empowerment projects highlighted in the case studies. Anecdotal evidence also indicates that it is more socially acceptable for FHHs (e.g. divorcees and widows) to work outside the home than unmarried or married women.

One overall reason for increased poverty after 2003 was in fact a large increase in FHHs, specifically widows and divorcees. In Basrah, the Provincial Council in Hay Al-Hussein reports that there are currently 10,000 widows and 3,000 divorced women, while the Provincial Council of Al-Haritha in the same governorate reports 9,000 widows and 5,000 divorced women. Najaf's Social Welfare Department most recently reported 7,500 female widows and 8,000

divorcees. These female-headed households need incomes for basic subsistence, and as indicated above, social security programmes have proven insufficient thus far. Several economic empowerment projects sought to benefit FHHs, widows, and divorcees, as indicated in Figure 5 above. Case studies further illuminated this situation, with some showing that even rural families might ultimately accept an FHH working outside the home for the prospect of real income. However, assistance is less commonly available or accessible for younger, single women from rural areas who may want to engage in economic activities.

### 5.6.1.4. Lack of Freedom of Movement

The real threat of violence in Iraq often forces women to remain in their home and “to think a thousand times before embarking on a particular step.”<sup>71</sup> During the height of conflict, many families – even those with relatively contemporary social outlooks – forbade women and girls to go to work or school for fear of kidnapping or sexual assault.

Underlying some families' concerns about a woman's security were their concerns about her reputation in the community. Women traveling alone may arbitrarily be subject to rumours or be accused of promiscuity. Such rumours about a woman – even if entirely untrue – may impact not only her ability to marry in the future, since women are expected to be virgins when they wed, but may also harm an entire family's reputation. As a result, in an attempt to forestall any situation in which rumours could diminish future marriage prospects for their daughters or – in the case of married women – lead to reputation issues, many families try to keep women indoors or always accompanied.

For several women participating in economic empowerment projects, families required that they travel with a male relative in order to guard against security threats. In some cases, these male relatives were as young as 15 years old. As noted above, even after obtaining permission to participate in an outside economic empowerment project, Galawezh from Kirkuk obtained her parents' permission to travel for her project only if accompanied by a male relative at all times. Eleven of the 12 women highlighted in the economic empowerment case studies faced some kind of travel restriction due to either security concerns or cultural reluctance. Similar restrictions can be inferred for women who may seek actual employment outside of the home.

**Table 7. Permissions for Women's Free Movement**

Movement Permission	No. of Beneficiaries
Free movement	1
Free movement (within home city/town only)	5
Restricted movement ("traditional"/cultural reasons)	5
Restricted movement (security-related reasons)	1

71 Iraq Legal Development Project. The Status of Women in Iraq. American Bar Association, 2006.



Another impediment to free movement was violence inside the home – whether or not directly related to participation in work or economic empowerment projects. Several of the 23 women highlighted in both the economic empowerment and peacebuilding case studies faced physical violence, including beatings inflicted by a family member. Others experienced psychological abuse such as verbal insults and threats, as well as controlling behavior. It can be inferred that, when facing such abuses, many women felt they could not freely go to or participate in various economic empowerment projects without facing danger in their homes.

#### Project Adaptation: Working *Inside* the Home

Kirkuk is a contested city in a tribal region, and many internally displaced people, survivors of violence and people of different ethnicities and religions have migrated there. Women have been marginalised by violence in this area, and the rule of law is weak.

Within this context, the Kirkuk Centre for Professional Women conducted a basic assessment that revealed a real need for “work that could be done in [women’s] homes, with a steady income so that they can depend on themselves, earn their own income and feed their children without depending on the help of others.” Thus the organisation launched the **Sewing, Crotchet, & Hand-craft for Widows and Female Heads of Households** project. Handicrafts is often a socially acceptable skill for women because it can be done from home and revives regional traditions.

In addition to training on handicrafts and other artistic skills, the project provides a basic overview of human rights, women’s rights, and the issue of violence against women. This is intended to raise awareness among vulnerable FHHs in Kirkuk.

The Kirkuk Centre for Professional Women faces many of the same challenges – such as funding issues – confronting other organisations and projects throughout Iraq, but restrictions on women working outside the home and moving in public often prevent graduates from applying their skills. Thus the organisation encourages women who cannot work in tailor shops to produce goods at home, and sells finished products at the market on behalf of them. This approach may be practical in other cases where families are rigid about women’s movement and women working away from home.

#### 5.6.1.5. Inability to Access Credit

Tools and start-up funding often are critical to the success of the start-up businesses encouraged by many economic empowerment projects. Some organisations provided successful project graduates with seed money if such funding was available. Alternatively, organisations provided start-up tools, such as sewing machines, to those launching businesses. Many organisations however, did not have the funding necessary to provide these critical tools to a preponderance of participants. Microfinance could be a way to fill this gap, and women are legally allowed to access it: under the 2005 Constitution, all Iraqis regardless of gender

are eligible to enter into a contract and therefore are legally permitted to access sources of credit.<sup>72</sup> Nevertheless, none of the women in the case studies accessed microfinance institutions.

The Government of Iraq’s Ministry of Women’s Affairs and several CSOs identified a number of challenges to women’s participation in business,<sup>73</sup> and many of these apply to women’s access to microfinance. The case studies provide some insight to these, some of which are highlighted below:

- **Lack of MFI Familiarity** – Microfinance is a relatively new concept in Iraq. Many women often feel more comfortable borrowing from each other than they do accessing microfinance institutions. In the Diyala case study, women proposed creating shared, women-only lending groups to help women entrepreneurs pay start-up costs and grow their businesses. These types of lending schemes have been shown to be effective in Jordan and Morocco.<sup>74</sup>
- **Family Permission** – Iraqi women are often dependent on others for permission to engage in activities outside of the home. Every FHH highlighted in a case study had to gain permission from her parents or siblings and every married woman required her husband’s consent to participate in an economic empowerment project. It stands to reason that they would also have to obtain permission to access microfinance institutions, opening themselves up to additional resistance from family members wary of outside lending organisations.

#### The Potential of Microfinance in Iraq

Manar is a 29 year old widow from Kerbala. After her husband died she moved in with her family like many other widows and divorcees highlighted in the case studies. She enrolled in the Iraqi Foundation for Advancement’s **Productive Women** project, focused on management, accounting and human rights. Accounting was particularly valuable because it taught Manar how to budget and helped her feel more comfortable with money which, up to that point, she had never handled. Upon graduating from the project, Manar received a USD \$1000 grant to start a business.

Manar started a small green house and now employs at least two men to maintain it. Her income increased to the point where she could afford to send her daughter to kindergarten without borrowing any money from her family. Her greatest hope is now for the future of her daughter and the future of Iraq. “I will try to reach my goals for my daughter, who I hope will grow in front of me and become educated. I hope that Iraq will be governed by someone, either a man or a woman, because there is no difference to me between them as long as he/she works for the betterment of the state.”

Funding remains a key barrier for organisations seeking to support women’s economic activities. MFI loans could benefit many women whose projects cannot afford grants for beneficiaries.

<sup>72</sup> Ibid.

<sup>73</sup> Microfinance For Women in Iraq: Potential Role. World Bank, 2008.

<sup>74</sup> Brandsma, Judith, and Deena Burjorjee. *Microfinance in the Arab States*. New York: United Nations Capital Development Fund, 2004.

#### 5.6.1.6. Financial Inability to Participate

In the case of death or departure of a male breadwinner, women highlighted in the case studies became heads of their households (FHHs) but lacked access to sufficient income to then pay for necessities such as medical care, food or rent.

This situation indicates that FHHs are particularly susceptible to an inescapable circle of poverty: if unable to cover these basic costs, they certainly could not afford the additional cost of transportation to and from economic empowerment projects, or childcare while they were away at these projects.

The projects examined in the case studies did not have adequate funding to assist all would-be participants. Most participants depended on family members for transportation and other programme-related expenses or needs, such as childcare. The box below highlights specific financial difficulties the case study interviewees faced:

#### Finances Hindering Economic Participation

**Little or No Social Security Aid** – Reem from Basrah was evicted along with her four children by her in-laws following the death of her late husband. She was illiterate, and was not aware of her likely eligibility for social security benefits, let alone know how to apply for them. She furthermore had to cope with “her brother’s refusal to allow her to work because of tribal traditions.”

Similarly, Shatha from Baghdad also had to move with her five children into her old family home after the death of her husband. Unlike Reem, Shatha was able to obtain a small monthly social security payment (250,000 Iraqi Dinars, or USD \$214). This helped cover her family’s most basic needs, but was not enough for certain additional costs (such as school fees or daycare for children), and was not enough for her own home, financial independence, or to cover transportation costs to and from her project.

**Insufficient Child Support** – By law, divorced Iraqi men are only required to provide alimony or financial payments to their ex-wife for a three month period after the divorce. Zahraa, a divorcee from rural Wassitt received such short-term payments from her ex-husband but they were not enough to support her and her three children. Due to their own financial difficulties, none of Zahraa’s brothers or sisters could provide any support either.

These examples suggest that FHHs that have large families and insufficient resources to keep them cared for in their absence may find it impossible to access training and opportunities that might help them develop skills, a means of income, and an improvement in their economic situation. Additional funding for implementing organisations to enable women to attend economic empowerment projects could translate to more successes like those witnessed in the case studies.

While implementing organisations were not able to pay for transportation or other costs, several did offer material

support to *graduates* of the projects. Seven of the 12 economic empowerment projects highlighted in the case studies provided grants or equipment to successful graduates, and two organisations hired former trainees as employees.

However, only women who were fortunate enough and had the resources to attend the projects could gain these benefits. Several women were simply unable to participate at all.

#### Opening Women’s Eyes and Minds

When Dalia’s husband died in a car accident in post-2003 Iraq, she was pregnant with her fourth child and living in a rural area of Thi-Qar. She looked to her four siblings and her parents for support, but they lacked the means to give her any support. When her seven-year old son began selling plastic bags to raise some subsistence income, Dalia feared that her son would drop out of school and become illiterate like his late father. Thus, Dalia joined an economic empowerment project that helped her enhance her sewing skills. Upon her successful graduation, the organisation provided her with money to buy a sewing machine.

Now, Dalia sews clothes for herself and her children and opened a business repairing clothes for others. According to Dalia, she is benefiting both psychologically and materially from her work now. Most importantly, the grant of the machine opened her eyes to new ideas and a future she had never before envisioned: “with this machine I thought to sew children’s clothing and work with local stores to sell them for a profit.” She eventually envisions having a sewing factory in which she could hire unemployed women, so that they too “would find in themselves the ability to work.”

From Dalia’s case, it is evident that economic empowerment projects can have a powerful effect on participants, from material relief to immense psychological benefits. However, efforts must be made to help bring women to these projects – otherwise these benefits can never be realised.

#### 5.6.2. Participant Feedback

In addition to narrating their overall experiences in their projects, case study interviewees also gave their general opinions on these projects. Most noted that in particular, their self-esteem and confidence with regard to work or entrepreneurial activities increased because of their training.

With regard to major challenges to participate, 11 of the 12 interviewees reported that they faced no difficulties in understanding the content of their projects, indicating – at least in these particular cases – that low education levels were not a significant barrier to comprehension. Rather, the biggest challenge most of these women faced was obtaining permission to attend their projects, paying for transportation, and arranging for childcare while away from the home. Finally, 11 of the 12 interviewees developed a small business following the conclusion of their projects, although not all currently earn enough money from these to pay for expenses other than food and transportation.

## 6. Project Analysis

The case studies not only identified ways that various projects adapted to the unique circumstances of women in different areas; they also highlighted opportunities and challenges common to several organisations implementing economic interventions in Iraq.

Ultimately, the highlighted organisations and their corresponding projects were well-meaning and well-informed about the challenges facing women. They however continue to remain underfunded. Another constant challenge is the traditional family mindset that they must navigate or break through.

### 6.1. Project Strengths and Successes

Positive points can be drawn from the projects highlighted in the case studies, both to inform future programming, as well as to shed light on the overall movement in Iraq for women's economic empowerment:

- ***Women are Enthusiastic*** – Women, especially young women, have shown an interest in and a talent for the economic empowerment projects offered. In Baghdad, the “Strengthening the Protection of Women in Iraq” project implemented by Women for Peace had over 2,500 applicants for only 150 slots.  
One aspect of the project, discussions on the use of technology, was particularly interesting for women. Past enthusiasm for information technology courses built local-level acceptance for international projects such as “Women in Technology,” – a sweeping joint initiative by the Institute for International Education and Microsoft throughout the Middle East Region<sup>75</sup> – which now has women's centres in Baghdad, Erbil, Kerbala, Kirkuk, Mosul, and Najaf.
- ***Projects Changed Traditional Mindsets*** – Projects impacted attitudes about women's work. Several families that previously denied their female relatives access to work changed their outlooks and allowed women to achieve certain levels of independence. In Basrah, the “Supporting Entrepreneurship For Women and Widows” project of the Iraqi Al-Firdaws Organisation was able to support women who once used to beg for charity to find work to “pay the rent for their house, buy clothes, and send their children to school” without fear of family reprisal.
- ***Project Participation Opens Minds and Builds Hope*** – Participants who may have never had any ambitions found that after successfully completing their economic empowerment projects their viewpoints on their families, and women in Iraqi society overall grew. For example, in Kirkuk, Galawezh dreams that her daughter will be able to marry someone she loves, rather than face a forced, arranged, early marriage. In Najaf, Jamila hopes that more women will be elected to public office in order to represent and fight for women's issues and rights. Rathya in Muthanna hopes that her daughter will follow her own ambition to become a lawyer, rather than have to submit to male family members' demands

or expectations. The impression given by interviewees was that previously, they knew little of the outside world.

- ***Inter-Organisation Communication Has Helped Women*** – Many organisations lack funding to advertise their services via the television or radio and, as such, they must rely on word of mouth to disseminate project details. Organisations that develop positive relationships in the community have a better chance at receiving appropriate referrals from other organisations working to support women. For example, Manar from Kerbala was referred to the “Productive Women” project of the Iraqi Foundation for Advancement by another area CSO working with orphans.

### 6.2. Project Challenges and Setbacks

While organisations and projects found ways to address some of the difficulties addressed above, it remains critical to draw lessons from key existing structural problems and setbacks throughout Iraq that will undermine efforts at implementing women's economic empowerment projects:

#### 6.2.1. Funding

Above all other considerations, funding was the greatest barrier to increasing the breadth, scope, and quality of women's economic empowerment programming throughout Iraq, whether at the organisational level (e.g. implementers unable to train more participants) or at the individual level (e.g. women financially unable to attend projects):

- ***Foreign Funding is Often Unsustainable*** – Most project funding has a limited window of opportunity. Foreign funding often comes from international NGOs, who in turn often receive their project funding from their governments or other donors. Often, these organisations receive limited funding for limited periods of time; this funding is often contingent on donor priorities and budgets. If that funding is no longer available, these international NGOs must close their operations, leaving local organisations with no funding, and sometimes disillusioning beneficiaries who are counting on their projects.
- ***Foreign Funding May Shift Priorities*** – In the case of foreign funding coming from governments or bilateral aid agencies (e.g. USAID), donor priorities sometimes affect or dictate the type of programming that will be offered. Even more problematic, these priorities may sometimes shift due to changes in a donor country's political landscape. As a result, donor priorities may prevail above surveyed needs in determining the appropriate content of an intervention. This situation may also force CSOs to widen the scope of their mandates in order to become more competitive for donor funding.
- ***Funding Issues Limit Participants and Possibilities*** – With limited time and funding, implementing organisations faced two key difficulties. First, despite interest and demand among women to participate,

<sup>75</sup> “Women in Technology.” International Institute for Education. <http://www.iie.org/Programs/Women-in-Technology>



funding shortages caused many organisations to severely limit the number of slots available or the length of their projects, thus limiting the number of women who could benefit from such programming. Second, due to the number of challenges Iraqi women face in participating in the economic sphere, project time is sometimes devoted to addressing inexperience, low levels of self-confidence, illiteracy, family objections to women's participation, and multiple other issues. This in turn limits organisations from devoting more project time and resources to their actual EE objectives.

- **Low Funding Limits Access to Expert Trainers** – Limited funding for paid staff or professional trainers forces organisations to rely on local volunteers for critical roles. Certain volunteers may not be skilled or experienced enough to provide targeted programming for women, and others may simply not be available for course times. In the case of the “Pillars For Women's Rights” project in Babil, women sought computer classes in order to become proficient enough to obtain work in an office. However, the Akad Cultural Institute could not access professional trainers; it could only find volunteers to teach a computer class for two weeks, and women who needed more time or instruction had to seek classes elsewhere.
- **Logistical Costs Prevent Participation** – As noted earlier, many participants could not participate in projects because they simply could not afford to travel to and from the project site, or arrange for childcare – paid or unpaid – during class or project hours. Unable to hire professional trainers, the Akad Cultural Institute was able to cover participant travel for its project. This increased demand for the project so much that the Institute increased participant enrollment by 29 percent – as much as was manageable given its volunteer trainer situation.

An alternative way to address the issue of transportation is to hold activities closer to where women live, especially in rural areas where transport is costlier and childcare more difficult to arrange. An approach taken by the Najaf “Women in Technology” centre was to establish a mobile centre, via truck, which could bring resources and training to women in their local areas. However, many other organisations could not afford to pay such costs – several organisations' projects were only one week long, and could only admit women who were able and willing to cover their own costs.

- **Critical Start-up Grants and Tools Are Often Unavailable** – Limited funding means that many projects do not have the funding and resources to provide small grants or tools to assist women to begin and develop small businesses. The Society for Protection of the Iraqi Family from Thi-Qar provided sewing machines to successful graduates enabling them to begin working immediately upon graduation, but this was a rare case. If these projects linked better with MFIs – and raised awareness about MFIs as well – then many more women could be supported to apply the lessons they learned during their projects.

## 6.2.2. Organisational Experience

Most of the organisations surveyed developed after the fall of the previous regime in 2003. These organisations are working in some areas – including in women's economic empowerment – for the first time:

- **Organisations Lack Networks and Contacts** – Due to a lack of experience, networks, and contacts, most projects seek the input of more accessible populations (e.g. women in urban centres, women who are already active in the community) to understand constituent challenges. They tended to have difficulty reaching harder-to-access groups of women, or conducting wide-reaching surveys to identify specific challenges and opportunities for certain types of programming.
- **Organisations Lack Holistic Organisational Capacity** – Many local organisations lack experience in a number of operational as well as development areas, for example monitoring and evaluation; they do not know how to set realistic goals or indicators for programming which impacts the ability to advocate for future funding. International NGOs that do have monitoring and evaluation capacity have not penetrated certain rural areas of Iraq to implement much-needed economic empowerment projects in these areas. Many organisations pointed to “the weak support for monitoring by donors after the project's end in addition to the weak structural presence of the donor...for monitoring and following up” as a roadblock to the development of their own organisational capacity to conduct future projects, and to set goals for future programming.
- **Organisations Fail to Systematically Follow-up** – Almost all organisations currently do not monitor or conduct follow-up with female beneficiaries, despite the fact that many graduates are new to the workforce, and will almost certainly struggle with social isolation, work challenges, accounting problems and other issues for the first time. Many organisations fail to request funding for follow-up because of their lack of experience, and therefore forethought in terms of project development, monitoring, and sustainability. Others are hindered by an overall lack of funding for follow-up.
- **Organisations Lack Clear Mandates and Goals** – Many of the organisations highlighted in the case studies have diverse goals and seek to support women in a holistic manner. For example, one organisation seeks to empower Iraqi women “culturally, politically, economically and socially” through various activities. Organisations without clear, specific goals will face difficulties providing concrete results in any specific area of women's empowerment. Upon hearing about the wide range of support theoretically offered, beneficiaries seeking support may come to expect more services and resources than one organisation can reasonably provide. Beneficiaries who are turned away because of this tend to become disillusioned and are therefore unlikely to seek services from such types of organisations a second time.



### 6.2.3. Lack of Community Trust

Multiple issues have contributed to a situation wherein there is widespread distrust about the motives and affiliation of CSOs and NGOs:

- **NGOs/CSOs Are Often Associated with Government** – NGOs and CSOs often must rely on word-of-mouth to distribute information about their programming, thus their reputation in local communities is critical to their success. However, under Saddam Hussein's regime, NGOs, CSOs, and CBOs had to be registered and affiliated with the government, and were not considered independent. Most Iraqis still believe that CSOs are linked to – or even working on behalf of – the government. In 2010, Iraq passed a new NGO Law that seeks to strengthen NGOs and CSOs, and position them as independent of the prevailing government.<sup>76</sup> However, many still struggle against these old perceptions.
- **Certain Sources of Funding Arouse Suspicion** – While lack of overall funding is a major concern, the source of funding is also an issue that may cause community misunderstandings. Many organisations receive funding from political parties or international organisations, which further complicates the relationship between the community and the organisation – which might in some cases be seen as a proxy for the government or other outside actors. As a result, organisations struggle with yet more community misperceptions as they attempt to implement their projects. It is unclear what organisations can do to show communities that their motives are not tied to outside interests.

### 6.2.4. Prevailing Attitudes On Working Women

Ongoing attitudes about women in the workplace – whether discriminatory, protectionist, or simply ignorant – can hinder economic empowerment projects both during project implementation as well as affect women graduates.

- **Family Restrictions Impact Project Design** – The demands of male family members to always accompany women participants often limited project enrollment numbers. In some cases, project training schedules would have to be carefully chosen or even altered because of these issues, in order to meet males' schedules. The more these projects are presented to communities in an understandable way, perhaps the more open families will be to women's participation in them, and perhaps the more open males will be to allowing their female relatives to move freely.
- **Negative Media Portrayals of Working Women** – Researchers and beneficiaries also claim that some media articles can reinforce negative discrimination towards women's participation in the economy. More difficult to surmount than open discrimination is societal ignorance. Kirkuk beneficiaries suggested there could be potential for the media to "call attention to the problems from which women suffer inside the home, in society, in their field of work, or even in the streets," but

that most media outlets simply fail to do so. The belief that these attitudes will never change discourages participation in economic empowerment projects.

### 6.3. Research Volunteer Perspectives

Following case study research and analysis, UNDP Iraq and Iraqi Al-Amal Association interviewed the case study researchers themselves to better understand their mindsets.

Most of the volunteer researchers do not belong to a vulnerable socio-economic class; for many, their interview work was their first time seeing or at least openly discussing the issues that vulnerable women and female heads of households face in Iraq. Their own observations and realisations further illuminated the prevailing stigma, challenges and opportunities surrounding Iraq women's programming.

Many of the researchers came away with a more nuanced understanding of the situations that confront vulnerable Iraqi women. Others developed more appreciation for their own jobs – all work at various NGOs throughout Iraq – and their positive contributions to the needy and marginalized. Others yet gained skills from the interview and writing process that they continue to employ at their current jobs. Finally, some researchers found in these women's stories and perseverance additional strength to face their own personal issues and insecurities.

#### IAA Researcher Perspectives

##### Rusul Kamil, Baghdad

"I always thought that divorcees and widows could never live normal lives because of the way of thinking in many of their families and communities, but I am glad to know this is not the case. I hope there is a way to improve psychological and physical safety for all Iraqi women."

##### Naghah Kadhim Hamoody, Najaf

"Our work on this project has really built our own capacity and has been very helpful to our work. We are now working on joint projects with other international NGOs, and with the domestic violence centres in Baghdad in Basrah. Our new abilities to identify, monitor, and document domestic violence and other women's issues have been very useful to our new partners."

##### Israa Falah, Karbala

"In my daily life I face my own pressures, problems, and obstacles. Sometimes I feel frustrated, like I want to isolate myself from others and just be alone. But after learning about Manar's experiences [from the Karbala case study], as a widowed mother with no education, I was inspired by her strength and perseverance. She was full of hope and energy, and she did not only want to work for money, but to improve herself. I learned from her example to appreciate the positive things in my life and to work harder to help women like her."

<sup>76</sup> Law of Non-Governmental Organisations Number 12 of 2010. Available at <http://www.ncciraq.org/images/stories/NCCI%20DB/NGOs/NGOlaw/RepublicofIraqLawonNonGovernmentalOrganisationsof2010FinalTextENG.pdf>

## 7. Recommendations

The research conducted under this study provided UNDP Iraq with a better perspective on a wide range of policy and programming issues impacting the economic situation of women in Iraq. A screening of over 200 individual projects and a deeper analysis of the 12 projects and women selected for the case studies has illuminated project successes, strengths, weaknesses, and opportunities for improvement. UNDP has synthesized its analysis into a set of recommendations for the following stakeholder groups:

- **Government** – How Government of Iraq and Kurdistan Regional Government policies can better empower women economically, as well as improve legal protections for them.
- **Civil Society** – How local organisations (NGOs, CSOs, CBOs) can better support women in their communities, better plan projects to address women's local economic needs, and address barriers to participation.
- **International Community** – How international donors and NGOs can work together with Government and local Civil Society to ensure effective uses of funding and expertise (national, regional, and global).
- **Private Sector** – How private and corporate entities can create safer, more equitable, and thus more compelling employment opportunities for women.

### 7.1. Government

Recommendations for Government fall into three key categories: Enhancing Legal Protections, Raising Community Awareness, and Allocating Resources:

#### 7.1.1. Enhance Legal Frameworks for Women

- **Develop new and update existing laws securing women's participation and protections in the public and private sectors.** Women's rights to participate in the economy must be clarified and acted upon. Examples include a minimum wage law that helps ensure equal pay for equal work regardless of gender, laws that expand the jurisdiction of the labour courts to include issues of gender discrimination, a workplace sexual harassment law to enable women to work free of verbal or physical abuse, and property rights laws enabling women to use land as collateral for needed loans.
- **Empower women and Female Heads of Household (FHHs) legally and economically.** Examples include equalizing inheritance laws to give widows a fair share of inheritance from spouses or fathers and increasing child-support requirements for divorcees. Support must also be provided to enable FHHs to work to support their families, such as making provisions for daytime child-care for working FHHs. Financial aid and social benefits available to women and FHHs must also be more clearly outlined.
- **Better align laws with international conventions and best practices.** Laws to protect women and girls from forced or early marriage, domestic violence, and sexual assault remain inadequate and must be reviewed, as each of these types of situations impacts women's economic productivity. International conventions such as CEDAW could be potential templates.

- **Enforce mandatory school attendance for all children.** Forced child labour, a preference to educate boys over girls, and forced marriage have led to widespread women's illiteracy and as a consequence, inability to participate in the economy. Such a legal mandate coupled with more accessible schools for girls could help improve women's literacy and employment rates.
- **Expand employment benefits to the private sector.** Jobs in the public sector provide steady employment, maternity leave benefits, and social security, but with so many seeking the same jobs, they are scarce. Extending and enforcing these or similar benefits to the private sector may encourage more women to seek work there, where additional potential job opportunities exist. This can be done through government fund-matching, through international donor mechanism, or other means.

#### 7.1.2. Raise Official and Community Awareness

- **Instill knowledge on Gender Responsive Budgeting (GRB).** Integrate GRB into local planning and service delivery to ensure that women's needs are met and rights are addressed at the local level. Conduct surveys and investigations to identify the full scope of women's needs at the city and governorate level, including access to basic services, educational, legal requirements etc.
- **Raise awareness about the impact of education for women and girls.** There is a lack of awareness about the overwhelmingly empowering impact of education on women and their ability to raise and support her children. Improved awareness-raising could begin to reduce unnecessarily high female drop-out rates.

#### 7.1.3. Allocate Resources to Empower Women

- **Allocate funding and in-kind resources for civil society economic activities.** Local organisations often do effective work, but lack funding sources. Government funding or in-kind support (e.g. providing training venues, or trainers such as legal experts) may allow these organisations to include more women in projects, or conduct projects on a regular, scheduled basis. Measures can be taken to address concerns that receiving government funding indicates partiality to the ruling party. For example, funds could be distributed via a proposal-based system, with strict, transparent rules.
- **Improve education infrastructure, especially in rural areas.** Building more or rehabilitating existing all-girls' schools, increasing the number of female teachers, and considering alternative rural schooling options (e.g. home-based schools) are possible ways to address some of the many barriers girls, especially those in rural areas, face in accessing education.
- **Improve mass transit infrastructure.** Provide women and girls with access to safe, reliable transport (e.g. buses) to enable them to reach schools, work, and markets. This may be more feasible in urban areas than in rural ones.
- **Create paths for poor or rural women to access higher education** via scholarships, quotas, or other means.

- **Establish or Support Local Women's Centres.** Women-only community centres could allow women to safely meet other women who have had similar experiences and access the internet for information on legal issues. They could also be the venues for daycare provision, provide learning opportunities such as literacy classes, or be loaned out to CSOs for project/training purposes.

## 7.2. Civil Society

Local organisations implementing economic empowerment projects in Iraq can do much in terms of project development, execution, and follow-up to improve accessibility, effectiveness, and reach:

- **Improve project strategy and planning.** Using tools like the Logical Framework, organisations can conduct assessments to better identify stakeholders, project risks, and challenges to their project objectives and engage in more strategic goal-setting – rather than being blindsided by unexpected challenges such as inability of illiterate women to participate, and so on. Furthermore, budgeting for Monitoring and Evaluation tools is critical to evaluating projects throughout their lifecycles, both to learn in the moment and for future projects.
- **Clarify organisational missions and objectives.** Potential project participants and beneficiaries can become disillusioned with organisations and projects that lack clear information on the services they provide. Building better awareness of organisational and project missions and objectives helps manage expectations and builds trust with donors, communities, and government.
- **Hold trainings where women live.** Logistics plays a critical role in women's calculations to attend programming. Family members may not allow women to participate in projects because of their distance from women's homes, or because nobody is able to transport women to and from the projects. Mobile training units, alternate locations, and home-based tutoring could help reach more women in rural and difficult-to-reach areas.
- **Engage male community leaders.** Communicating with male community, tribal, and religious leaders about projects and the concept of women's economic empowerment could have many benefits, from improved project participation by women, to additional support for local organisations' work.
- **Budget for literacy classes.** Based on the projects and cases studied, illiteracy prevents many women from participating in programming and finding work. In addition to the various life skills provided by various economic empowerment programmes, literacy classes should be considered as critical "add-ons" for any project, to increase job readiness.
- **Provide project graduates with start-up support.** A key barrier for first-time female entrepreneurs is start-up costs – sometimes as simple as the cost of one sewing machine. When projects cannot provide small grants or equipment, microfinance institutions (MFIs) could be of support. However, women often do not access MFIs on their own. Projects could be developed *in partnership* with MFIs, wherein a local organisation provides training and MFIs provide start-up support to graduates.
- **Budget for and conduct follow-up with project graduates.** The case studies uncovered issues faced by working project graduates, from sourcing raw materials to finding customers. Following up with graduates may help local organisations develop training modules that better inform project participants of issues they may face when venturing out on their own. Follow-up can also allow graduates to reconnect with the organisations that initially trained them if they need more support.
- **Create mentoring systems.** The case studies highlighted successes and positive transformations experienced by several women who graduated from economic empowerment projects. Project graduates can be valuable sources of information, lessons learned, and moral support both for new participants and for implementing organisations. Furthermore, such systems could encourage graduates to contact one another – several case study subjects noted how valuable it was to work, discuss, and share with fellow participants.

## 7.3. International Community

In addition to funding alone, there is scope for international NGOs (INGOs) and bodies to provide more targeted guidance and support to local organisations in several ways:

- **Better link INGO funding with local civil society needs.** When local organisations apply for funding that is strictly contingent on an INGO's agenda, local organisations may adjust their own projects to better meet funding criteria. This is sometimes done at the expense of meeting on-the-ground needs of women and communities, or simply may cause local organisations to deviate from the functions their communities know them for. This may increase mistrust that may already exist between some communities and civil society.
- **Provide funding for bigger-picture initiatives.** Economic empowerment projects often focus narrowly on self-sufficiency for women, but funding for women involved in the informal sphere (e.g. sewing, handicrafts) may help them scale up their businesses. Funding to help women better access information and communication technology could enable women to better market their businesses. Finally, funding training in areas such as technology and science, or facilitating innovative ideas such as sustainable or green enterprises could help women better compete in the business sector.
- **Encourage cross-organisation communication.** Funding that encourages joint programming could link organisations with diverse specialties and therefore, comparative advantages. Funding for similar projects across regions or governorates, organisations can encourage implementing organisations to share challenges, knowledge, and lessons learned. This can be a precursor to organically formed partnerships and networks among Iraqi Civil Society.

## 7.4. Private Sector

- **Adopt frameworks to support women employees.** If feasible, certain private companies can better support current and potential women employees through inclusive business and hiring models, sexual harassment regulations, day-care support, and other such measures.



## 8. Annexes: Case Studies

The following case studies were conducted with a rough unifying methodology, but the structure and depth of information vary across them. This is due to the difficulty of collecting case studies using volunteers that are inexperienced with structured parallel research, as well as the lack of a strictly standard questionnaire or data entry form. Most of these case studies have already been highlighted in the analytical sections of this report, but the fuller stories in this section offer a glimpse into the lives of several underserved, marginalised, and rural women. Names have been changed for anonymity purposes.

### Case Study 1: S.F.

<b>Governorate</b>	Anbar
<b>Location Type</b>	Urban
<b>Age</b>	40
<b>Marital Status</b>	Widowed
<b>Name of Project</b>	<i>Al-Safa Widows' Support Programme</i>
<b>Implementing Organisation</b>	Al-Safa Association for Development and Friendship



#### Family and Background

S.F. was the fourth of six daughters, and also has six brothers. Her family moved from the rural, agricultural Al-Jazeera area to Ramadi city due to her father's military career. She and all her sisters attended school when young, and S.F. hoped to complete her schooling to work at a government bank. However, during her second year of junior high school, one of her cousins came to ask her family for her hand in marriage. This was despite the fact that she had three older sisters who were still unmarried. Despite her objections, her parents and other family and tribe members argued that a woman's place is in the home, raising children and not pursuing an education or hopes for a career.

Eight months after S.F.'s marriage in 1995, her husband went to work in Canada and even obtained Canadian citizenship. The eldest of her four children, Yasser, died in early 2006 in a tragic incident involving a bombing on an American convoy. Some time after this, S.F.'s husband returned from Canada and convinced her, in light of the deteriorated security situation and their son's tragic death, that she and the family should join him in Canada. After she agreed to making the move, her husband began the various legal procedures to issue passports to the family. As there were no passport offices or Canadian consulates in Anbar, he had to go to Baghdad. This however was at the same time that sectarian violence was most severe, and S.F. began to fear the worst after not hearing from her husband for over ten days. After some investigating, S.F. learned that her husband's body was in a morgue in Baghdad. She remarked that she often blames herself, as if she had not wanted the passport, he would not have gone to Baghdad.

S.F.'s financial situation was very secure until the point of her husband's death – his work in Canada allowed him to send back more than enough money for expenses, as well as to purchase a house and some land. However, with no income after her husband's untimely death, S.F. had to sell the land just for her family to survive.

#### Project Participation and Employment

In 2009, S.F. began to participate in the *Al-Safa Widows Assistance Programme*, a project implemented by the Al-Safa Association for Development and Friendship. She was nominated for the project by her brother-in-law, who worked with one of Al-Safa's partner organisations. As part of the project, S.F. travelled with a group of 25 widows to Erbil to begin a one-week training seminar, which included awareness-raising and general skill-building. This was the first time S.F. had ever left Anbar in her life.

Following the training, she worked at the Safa Foundation on their widow assistance projects, primarily interviewing women throughout her assigned area to determine their various issues, needs, and priorities. Through part-time schooling, S.F. earned both a primary school certificate and teaching certification. After this, Safa Foundation helped her obtain a teaching position at a school near her home. In addition to this, S.F. also works some evenings at a law firm both for the income and for her interest in legal issues.

#### Resistance and Feedback

During her work at Safa Foundation, S.F. faced some opposition from tribe and family members, but her sister and her brother-in-law continually encouraged her to persevere through these pressures. Most importantly, working itself has given S.F. a renewed purpose and vigor. She feels that she has a great deal of optimism, even after the family tragedies drained her of much hope.

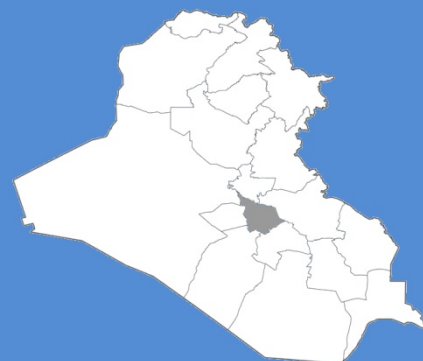
S.F.'s sister and brother-in-law were also interviewed, remarking that S.F. inspired her sister to also pursue an education; she completed a diploma at a teacher's preparatory institute and is now a student in college.

**"[Through the project] S.F. became a role model to many women in our tribe – a symbol of perseverance, steadfastness and self-realization." – S.F.'s sister and brother-in-law**



## Case Study 2: Noor

<b>Governorate</b>	Babil
<b>Location Type</b>	Rural
<b>Age</b>	27
<b>Marital Status</b>	Unmarried
<b>Name of Project</b>	<i>Pillars for Women's Rights</i>
<b>Implementing Organisation</b>	Akad Cultural Institute



### Family and Background

Noor is unmarried, and has two sisters and two brothers. Her father was initially the only source of financial support for her and her siblings. Noor is a law graduate, but she was unemployed and had no source of income before beginning the Akad Cultural Institute's *Pillars for Women's Rights* project in December 2010.

### Project Participation and Employment

Noor joined a social researchers' course offered under the Pillars project, which sought to raise awareness on human rights and women's rights. Her courses covered issues such as gender and economic empowerment, combating violence against women (VAW), typical reasons for VAW, and personal professional development.

**"The courses helped me become better at asking questions and engaging in discussions, rather than just memorizing facts." - Noor**

After completing the course, the Institute offered Noor one of two open "Social Researcher" positions and assigned her to a workgroup that was developing awareness forums for Babil Governorate families on VAW and community-level peacebuilding. Since she was hired, she has assisted with twenty such forums, as well as many group field visits with rural Babil women and men. Many women that Noor spoke to during her work felt that they had to rely on male relatives for support and for resolving personal or family matters. In addition to a lack of self-reliance, many women did not trust each other enough – let alone NGOs – to seek moral support with issues such as domestic violence. Some were suspicious about their personal issues not being kept confidential.

Noor noted that students both during her university days and in the Pillars course would have honest, open discussions about their goals, difficulties, and hopes. Thus in her work, she sought to make rural women more comfortable speaking and communicating with each other. Noor noted that this can help reduce behaviours such as relying only on male relatives – which may occur when women lead sheltered lives in which they are either not encouraged or permitted to feel independent and capable.

### Resistance and Feedback

Noor tried to address resistance from her family proactively, through communication. One objection from her family

about the job offer she received was that NGOs and CSOs do not offer the various benefits that government positions often feature; Noor countered this by informing her family of the Akad Institute's strong reputation with its employees, the reputation of its director locally, and the written one-year contract she received, which could be upheld in a court. Her family also was concerned about her having to travel to relatively distant, socially-volatile rural areas (20-50km away from her home) for her various forums and individual visits; Noor then explained the Institute's record for safety and its positive relationships with rural community leaders.

Noor also had friends who felt that the Institute's key work – raising awareness about women's rights, and women's economic empowerment – was not important. To these, Noor stressed the value of women contributing to the economy and to their families, and also of the self-worth that can come with financial independence.

### Additional Thoughts

Noor approaches her work with some cautious realism: she mentioned that her salary barely covers her daily expenses, such as transportation, clothing, and food. This is hardly enough to build a savings for a home or for a piece of land. However, she takes many positives from her job as well, including the strong social environment there, the fact that she has gone from unemployed to developing skills that can make her more employable in the future, and the self-confidence her work has instilled in her. Her supervisors' compliments on her punctuality and strong work made her believe that her accomplishments and work, not her gender, could define her. Her increasing confidence has also improved her interpersonal skills – she often speaks with tribal leaders and clerics to discuss the importance of women's rights and participation, and of combating domestic violence. Speaking with men like this with confidence and authority is something Noor feels she could never have done previously. Furthermore, her good work has been noticed, and the Institute's director has supported the idea of enrolling Noor in more courses and training to enhance her skills and thus, her work.

Noor's success during and after the Pillars project has also made her family more hopeful. Her brother is more actively searching for a job that will align with his degree, while her father is more at ease with having a daughter who is more capable of financially supporting herself.

## Case Study 3: Shatha

<b>Governorate</b>	Baghdad
<b>Location Type</b>	Urban
<b>Age</b>	35
<b>Marital Status</b>	Widowed
<b>Name of Project</b>	<i>Promoting Women's Protection in Iraq</i>
<b>Implementing Organisation</b>	Women For Peace



### Family and Background

Shatha is one of five siblings: one boy and four girls. She is a resident of Sadr City, a Baghdad suburb built in 1959 for the urban poor. It has 3 million residents, very high population density, and was largely neglected by the previous regime, which worsened the already-difficult economic, education and health situation of most residents.

Shatha was married and subsequently forced to leave school at age 15. Between 1995 and 2005, she had five children, a son and four daughters. In 2007, her husband, a construction worker, was tragically killed on his way to work when a bomb exploded in his path. She was left with no source of income, and she was no longer able to stay in her husband's home. She and her five children were forced to move into one room in her crowded parent's house. After this, Shatha approached government social welfare and social security institutions and was able to obtain a small monthly payment of IQD 250,000 (USD \$214), which helped cover her family's most basic needs, but was not enough for real financial independence or a new home.

### Project Participation and Employment

Through various brochures and advertisements in her area, Shatha eventually learned of the *Promoting Women's Protection in Iraq* project implemented by Women for Peace. This project targeted women of all education levels, and Shatha reported that she and her fellow participants did not have difficulty understanding the training content though they had not completed their educations. Rather, the main difficulties she and other participants faced were travel-related – the location of the training courses was far from most participants' homes and also had heavy traffic and security-related roadblocks. The project could not cover transport or childcare expenses for participants.

Through this seven-day project, Shatha learned to manage a small enterprise or business through training on budgets, accounts, inventory, and other similar topics. Following her graduation, Women for Peace provided her with a chance to manage a small grocery store that happened to be near her house; she would earn a salary and a portion of the store's profits. Her monthly earnings from this work covers more than her welfare payment, including food, electricity, and her children's school fees. However, it is not sufficient for her to move out to a separate house. She continues to live in her parents' home for the time being.

### Resistance and Feedback

Shatha has encountered some objections from family members and neighbours for leaving the house and working. These objections are rooted in traditions that compel a widow to stay at home and raise her children, forbidding her to mix with others until she is remarried.

**"I addressed my family's and my friends' resistance by talking about the importance of my job for my children – it pays for expenses no one else can cover. I cannot do my job as a mother unless I do this job, too." – Shatha**

### Additional Thoughts

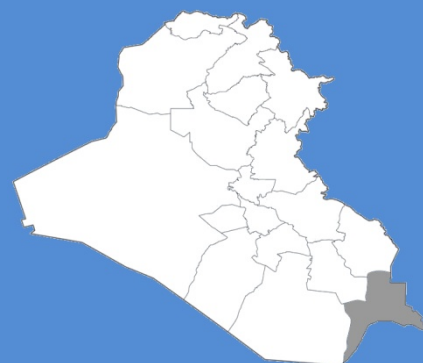
Shatha has diligently focused on customer service, whose importance she learned during her training. She has worked to build strong relationships with friends and neighbours in the area to promote the store. To attract other customers, she tries to learn what locals need that the store does not stock. To purchase these items, Shatha travels to the Al-Shourga wholesale market, which is remarkable as women do not typically go to this market. She does travel with her 16-year old nephew both to avoid harassment from other men and for help with heavy purchases, but Shatha is not concerned about others' opinions of her. Shatha's enterprising visits to this market not only speak to the mindset she gained as a result of her training, but also her unwillingness to conform to traditional norms about women.

It has been four years since the death of Shatha's husband. While she still wears black in mourning, she has changed in many ways. She pursues hobbies in her free time, which she would feel guilty doing if she could not provide for her children. She has also taken an interest in civics and politics. She now follows news and information on women's issues, is more passionate about women's political participation and free speech, and looks forward to voting in the next elections.

Notably, a cousin of Shatha recently asked for her hand in marriage. Where previously she may have been compelled to accept due to possible feelings of financial and social impotence, this time she declined the offer. She enjoys her independence, has gained immeasurable self-worth in being able to make her own decisions, and wants to set an example for her daughters to become educated, self-reliant, and able to make their own decisions about marriage, work, or any other issue that may confront them.

## Case Study 4: Reem

<b>Governorate</b>	Basrah
<b>Location Type</b>	Rural
<b>Age</b>	32
<b>Marital Status</b>	Widowed
<b>Name of Project</b>	<i>Supporting Entrepreneurship for Women and Widows</i>
<b>Implementing Organisation</b>	Iraqi Al-Firdaws Organisation



### Family and Background

Reem is a 32-year old widow who currently lives with her brother in a remote, rural part of Basrah Governorate. One of six children, she was raised in a poor family and has two brothers and three sisters. Reem's father looked upon girls as child-bearers only. Given this and the fact that the only all-girls' school in her area was far from her family home, he forbade his daughters to go to school. Thus Reem was illiterate for most of her life.

Reem was married off at a very young age to a cousin of hers who lived near her family home. She had four children – two daughters and two sons – in close succession. Her husband worked as a driver but one day was murdered by highwaymen. After his death, Reem was asked to leave her in-laws' house along with her children. Her parents were already dead, so she resorted to living with her brother so that she and her children would have food and shelter.

Despite her status as a widow, Reem received no social welfare benefits from the government. Even so, her brother did not allow her to work, citing customs and tribal traditions that are against women doing anything other than housekeeping and child-rearing.

### Project Participation and Employment

Despite her brother's orders, Reem ultimately learned of the *Supporting Entrepreneurship for Women and Widows* project of the Iraqi Al-Firdaws Organisation. The project provided childcare support for participants, which allowed Reem to take both basic literacy courses as well as participate in an income-generating project.

Through the literacy courses, Reem developed basic reading and writing skills, and obtained a 4th grade certificate recognized by the Basrah Board of Education. She then participated in the Foodstuffs Sales Programme under the overall *Supporting Entrepreneurship for Women and Widows* project. This project enables rural women to make money by selling food in rural communities according to need; it also benefits local residents who cannot travel longer distances to markets.

### Resistance and Feedback

Reem's rural society often looks down on working women, and so she was concerned about social pressures she may encounter in a public storefront. Thus she sought to work

out of her brother's house, but initially he resisted the idea of her working at all, let alone out of his home.

**"Thanks to some support from Al-Firdaws Organisation members, I had the courage to convince [my brother] that I could support myself and my children through this opportunity, and take responsibility off him to support us." –Reem**

Although her brother eventually agreed, Reem struggled at first because locals simply did not know that she sold food. However her daily income started increasing after a group of neighbourhood children, and through them their mothers, found out about her. Despite some of the initial stigma in the community about her working, she has several customers from the local area, both men and women.

Over time, Reem's financial independence earned the respect of her family members and community. She also has contributed to a growing acceptance among her community, and among other tribe-controlled rural areas, of NGOs/CSOs, and their social work.

### Additional Thoughts

Reem mentioned that while the overall experience has drastically changed her self-confidence, the key to it all was the literacy course she took. For example, she mentioned, "I can now read the expiration dates on the goods I buy, as I've been cheated many times before" by shop owners. Reem feels that being literate has allowed her to be more aware of her surroundings, expanded her knowledge base, and changed her way of thinking. Being literate also enabled Reem to do basic accounting for her small business.

Reem compared her newfound situation with her childhood living with her very traditional-minded father. She said that her father was very temperamental, that he treated her brothers differently than her and her sisters, and that he would punish them harshly for slight mistakes in the home. This dynamic early in her life made her feel very powerless and weak. However, as a result of the project and her newfound independence, Reem has developed a broader perspective on life and has moved on from the despair she felt in her early life. She now focuses on ensuring her children receive the full education that she did not have the chance to receive, and also that her daughters have positive lives free from gender discrimination.

## Case Study 5: Areej

<b>Governorate</b>	Diyala
<b>Location Type</b>	Urban
<b>Age</b>	24
<b>Marital Status</b>	Unmarried
<b>Name of Project</b>	<i>Women's Economic Tools for Peace and a Bright Future</i>
<b>Implementing Organisation</b>	Hawaa' for Relief and Development



### Family and Background

Areej is a 24-year old unmarried woman from Diyala Governorate. She has four brothers and four sisters. Her family's tribe is very traditional, placing heavy emphasis on religious education. Despite this, Areej's father was adamant about ensuring that all his children had a chance to complete their educations. Thus, Areej had finished public school, earned a bachelor's degree, and faced no objections from her family when she expressed interest in joining the *Women's Economic Tools for Peace and a Bright Future* project implemented by Hawaa' for Relief and Development.

### Project Participation and Employment

Areej was interested in the project due to her desire to help ease her parents' financial burdens, to provide for herself and improve her own living conditions, and also to gain experience in project management to help advance her own career.

The purpose of the project was to learn about market supply gaps in Diyala and to help local women develop businesses to meet those needs. The organisation first held a workshop for local civil society leaders to explain what local product and service demands were not adequately met, and what kinds of projects might be successful in the area. Workshop feedback was condensed into a questionnaire that was distributed to local residents in various villages and small cities throughout Diyala. In particular, this questionnaire revealed a need for small businesses, particularly general stores and copy centres in various areas.

Along with this needs assessment, Hawaa' held training courses to enable local women to develop businesses that might meet these local needs. These courses covered how to manage small projects or businesses, the characteristics of a successful manager, and even how to conduct very simple feasibility studies and market research.

### Raising Capital

Areej's biggest challenge was after the training courses were completed, when she sought capital to develop a business on her own. In fact, all ninety women that participated in the Hawaa' training project came together to discuss the challenge of gathering capital. Multiple ideas were discussed, including giving small monthly contributions to a pot that would go to one woman per month, all participants making a loan that would be paid back once a recipient

successfully began a business, or contributors being hired in the recipient's new business with a contract laying out repayment based on the initial contribution as well as profit. Hawaa' did not take specific statistics on which beneficiary used which of these approaches, but a number of women claimed that they were able to raise capital from this joint approach and opened their own small businesses. Instead of taking this route, Areej wrote a successful grant proposal through a project implemented by the Mortaqa Foundation and received enough seed money to open a small general store that also sells furniture. Currently, Areej's store is successful, but she often must travel to Baghdad to purchase materials at a low-enough price to turn a profit. One of her main difficulties now is in managing to get these supplies at the male-dominated Al-Shourga wholesale market there.

### Resistance and Feedback

Areej's family supported and encouraged her decision to join the project even though it is not the norm in her city for women to participate in functions outside the home, and Areej had to explain the project and its benefits to various neighbours who were surprised at her decision. However, most feedback about her joining the project was positive.

**"Areej's personality and confidence changed thanks to the [Hawaa'] project. If others could see how she can support her family, they might abandon traditional beliefs that women should not work. And, I am especially proud of Areej's ethical and honest dealings in her store – I think that kind of moral code is a much better thing to obey than outdated tribal beliefs." –Areej's father**

### Additional Thoughts

Areej felt that the project helped her markedly increase her real-world skills, and helped her better understand how to deal with others. She feels she has better come to appreciate and understand the importance of working women to their families and to the economy overall. Finally, she felt that the nature of the project itself – gathering women to discuss ideas and issues – was extremely beneficial. By actively communicating with these women, she was able to exchange constructive thoughts on how to start her dream business, as well as on the troubles and difficulties Areej faced in her own life. They came to trust each other despite their different ethnic and sectarian backgrounds. Areej came to believe that communication and mutual support can help uplift entire communities.



## Case Study 6: Shahla

<b>Governorate</b>	Erbil
<b>Location Type</b>	Urban
<b>Age</b>	32
<b>Marital Status</b>	Unmarried
<b>Name of Project</b>	<i>Promoting the Protection of Survivors of Violence</i>
<b>Implementing Organisation</b>	Al-Maslah Organisation



### Family and Background

Shahla is an unmarried 32-year old woman in a middle-class section of Erbil city dominated by a very traditionalist, conservative tribe. She is one of 12 children and has five brothers and six sisters. She and her family both feel that unmarried women should not mix with males. Shahla and her father have a strong relationship and despite his and her family's traditional views, she has been given the freedom to choose her husband – she has not been subjected to marriage by force.

She did not attend school when younger; no all-girls' schools were near enough for her to travel alone, and transportation was unavailable. Despite this, Shahla demonstrated an enterprising nature from youth and learned independently how to read and write Arabic from the Quran. When asked if she hopes to do advanced studies, Shahla instinctively said no. Shortly thereafter, she retracted this, saying that she would like to learn English and computer skills. She said she developed these interests particularly after her participation in a sewing and handicrafts course offered by the Al-Maslah Organisation.

### Project Participation and Employment

Shahla heard about the sewing course through one of Al-Maslah's employees. The course was part of the organisation's larger *Promoting the Protection of Survivors of Violence* project, which sought to improve VAW survivors' economic independence, and included lectures on business, social, and legal issues as a way to raise trainees' awareness. However, it was open to any woman who wanted to develop employable skills, or simply participate out of general interest. Shahla enjoys sewing and initially joined the course to just for her hobby.

At the beginning of the course, Shahla felt unprepared as she had not attended school and was not used to the lecture format of the training. It also took her some time to learn to emulate the sewing samples the trainers provided, rather than simply create something *ad hoc*. Shahla did not hesitate to ask questions and eventually became very active as one of the stronger, more vocal trainees. Following the course, she was in fact offered a job as a trainer's assistant but declined stating family reasons. Shahla did however mention that she has begun to sew for money, making or repairing clothes for relatives and neighbours; she remarked that if she worked full-time as a seamstress she could easily earn enough money to care for a large family.

### Resistance and Feedback

Reactions to Shahla's joining this course were diverse. Various tribespeople and others in her neighbourhood disapproved of the idea – particularly those who were older and illiterate. By contrast, many girls her age both in her family and in her area expressed interest in joining a similar project. Her own family members did not object to her joining the course and in fact helped drive her to the course when necessary. However, they did not anticipate the course having job- or income-related purposes. Her brother – university educated – did not consider that her sewing could be a means to earn a living, and only accepted her sewing hobby as something to occupy her time when bored at home.

### Additional Thoughts

**"The course and various lectures improved my interpersonal skills, my communication skills, my self-confidence, and helped me develop an [analytical] way of thinking that I never had before." –Shahla**

Shahla said she experienced personal, intellectual, and social growth as a result of the course. She developed an interest in travel. She also regularly asks her brother for suggestions on both religious and secular books to read. She has also become more socially active with others in her community, where previously she was very much isolated and a homebody.

Shahla's newfound confidence prompted her to give detailed ideas and recommendations on future programming. She suggested that literacy courses could help women understand how to read prices and better understand the raw materials they were buying. She also suggested that giving trainees a stronger understanding of Iraqi and Kurdistan Region laws on working women and domestic violence might better help entire communities adapt their conservative outlooks. She suggested furthermore that the course could teach embroidery and handicrafts as well, in order to diversify the products that graduates might offer for sale. Finally, she suggested that as a "starting ground" for trainees and graduates, the course might even establish a sewing factory in which sales of graduates' work would finance rent and other costs, provide consistent salaries, and provide an all-women's working environment. She suggested that women and families might find this socially acceptable and more comfortable than a mixed-gender workplace or an independent business.

## Case Study 7: Manar

<b>Governorate</b>	Kerbala
<b>Location Type</b>	Rural
<b>Age</b>	29
<b>Marital Status</b>	Widowed
<b>Name of Project</b>	<i>Productive Women</i>
<b>Implementing Organisation</b>	Iraqi Foundation for Advancement



### Family and Background

Manar is a 29-year old widow from a rural part of Kerbala Governorate. She comes from a large family and has four brothers and seven sisters. All have had strong educations aside from her. Two of her brothers have professional degrees, and all her sisters graduated from arts and technology institutes. She was the only one who did not complete her education; as the eldest daughter, Manar left school as a teenager to help her mother with household chores.

Manar used to live in Baghdad with her husband and had one daughter who at the time of the interview was four years old. After her husband was kidnapped and murdered several years ago, Manar moved back to her family home in Kerbala.

**"I wanted to develop skills so that I could find work and provide for my daughter, instead of relying on other family members for support." - Manar**

Through a local organisation that provides support for orphans – which her daughter is officially registered as – Manar learned of the *Productive Women* project of the Iraqi Foundation for Advancement, which offered women training in agricultural and other economic activities suited to rural areas.

### Project Participation and Employment

The project's trainings featured courses on management, personal finances, and financial issues a small business might face – Manar particularly liked these.

One unique workshop offered was on conducting simple feasibility assessments for new businesses. Manar knew something of growing and tending to plants, and knew that there was some local demand for houseplants, vegetables, and other plants. Manar drafted a proposal for a greenhouse project. This was presented to a committee for review and approval. The committee not only approved her proposal but provided a USD \$1000 grant to begin the construction and implementation process.

Manar's greenhouse became quite successful, enough so that she now employs two men to help her maintain it. She contributes to her family's finances, was able to enroll her daughter in a kindergarten, and frequently her sisters and friends borrow money from her.

### Resistance and Feedback

Manar's family and neighbours supported her joining the project as most of the women in this area were employed. They cared for Manar's daughter while she attended courses, and due to the safe security situation in the area, travelling to and from the courses was not a problem.

### Additional Thoughts

Manar's self-worth has grown exponentially since she began working, to the point that when she is not either at her greenhouse, promoting it to others, or doing something else productive on her own, she feels bored and depressed. She has now developed various hobbies and interests that she pursues actively in her spare time, to avoid the kind of inactivity that characterized her life before she joined the *Productive Women* project.

Manar feels that she had opportunities that many rural women do not have, but regrets that she was not able to learn English, or complete a university degree. She hopes to make up for it by ensuring her daughter completes her education, and hopes for a government and leadership in Iraq that ensures that all people of all genders and backgrounds are able to do the same.

## Case Study 8: Galawezh

<b>Governorate</b>	Kirkuk
<b>Location Type</b>	Urban
<b>Age</b>	34
<b>Marital Status</b>	Unmarried
<b>Name of Project</b>	<i>Sewing, Crochet, and Hand-crafts for Widows and FHHs</i>
<b>Implementing Organisation</b>	Kirkuk Centre for Professional Women



### Family and Background

Galawezh is a 34-year old unmarried woman living in Rahimawa, an area in Kirkuk City inhabited by low- to middle-income families. She has two brothers and two sisters. Due to her parents' various chronic illnesses her family had no consistent source of income and high medical costs. Despite their financial difficulties and large family size, Galawezh's conservative father would not allow his daughters either to work or pursue higher educations, believing that a woman's role is to keep the home. Galawezh was forced to leave school as a teenager both because of political and security turmoil in Kirkuk, as well as because as the eldest daughter, she was expected to take over for her sickly mother in doing housework and in raising her other siblings. She never experienced domestic violence or physical abuse, but considers being forbidden to go to school a form of mental abuse.

### Project Participation and Employment

Galawezh learned of the *Sewing, Crochet, & Hand-crafts for Widows and Female Heads of Households* project implemented by the Kirkuk Centre for Professional Women from her uncle and his wife, who both work there. She began six weeks of courses in January 2009, taking sewing courses, as well as courses teaching simple handicrafts and the recycling of old clothes for accessories.

Galawezh was such a strong participant that the director of the Kirkuk Professional Women's Centre asked her to stay on after the course finished to help train newly-enrolled women. Eventually, Galawezh began to participate in the Centre's various exhibitions, which put on display and for sale the handicrafts made by women participants. She originally did not participate in these or sell her creations at any markets, again due to her father's objections about her staying outside the home too long, but eventually began doing so and received a very positive reaction to her work. Sometimes, her works were in such demand that she had to enlist her younger sister's help to complete large orders in short timeframes. In an attempt to compromise, she makes all her crafts at home so that she can remain with her family.

Galawezh initially took advantage of the free raw materials provided by the Centre. She also took advantage of the small loans the Centre provided for more expensive raw materials, which trainees would pay back upon making profits. Realizing the importance of saved money, she now has

begun a sizeable savings from her work at the Centre and from her sales. She uses it for the family needs mentioned above, and also has financed several renovations to her family home. Though she loves Rahimawa, she also plans to use part of her savings to expand her sales to wealthier neighbourhoods, larger stores, and hotels in Kirkuk. She also hopes to bring her goods to Erbil and Sulaymaniyah, where there are large markets for handicrafts and antiques.

### Resistance and Feedback

Galawezh's father objected to her interest in joining the project until her uncle spoke to him, promised him to accompany her to and from the centre, and assured him that it was a reputable project that would help her better support the family. Her uncle's support was Galawezh's first step to being more confident and being more comfortable with the idea that women can be socially and economically active. This was bolstered by support from her neighbours – especially women – and friends who encouraged her to take part in the course and supported her decision.

Initially, Galawezh did not work full-time at the women's centre due to her father's objections – she started by working only two days per week. Her father's acceptance grew as she began bringing money home to help with family finances, household purchases, and even her siblings' needs. Prioritizing her family over herself when it came to spending her money earned her parents' respect. Eventually Galawezh's uncle convinced her father to allow her to work there full-time, and to pursue her craft work further.

### Additional Thoughts

Galawezh appreciated the change in the way her family treats and views her – for example, her father's very conservative opinions have gradually softened.

**"The most important lesson I learned is that any woman is capable of learning, working, being a provider for her family, and being independent. I never thought or believed these things previously. I hope to one day teach my own daughters this lesson." – Galawezh**

In the end, the project taught Galawezh self-reliance, it empowered her to support her family financially, it helped her become a teacher, helper, and role model to other local women, and while doing all these, it has allowed her to pursue her passion for traditional handicrafts.

## Case Study 9: Rathya

<b>Governorate</b>	Muthanna
<b>Location Type</b>	Urban
<b>Age</b>	34
<b>Marital Status</b>	Married
<b>Name of Project</b>	<i>Hairdressing Arts for Samawa City Women</i>
<b>Implementing Organisation</b>	Al-Salam Association for Defending Human Rights



### Family and Background

Rathya is 34, married, and is from the city of Samawah in Muthanna Governorate. Her father passed away at the beginning of the Iraq-Iran war when Rathya was just three years old; this left her, her older brother, and her four sisters in the custody of their uncle and cousins. This led to many decisions being taken for them without their consent or input. For example, one of Rathya's cousins made her withdraw from school after she had only completed intermediate school, and forced her to marry him. They married in 1996 and had two sons and two daughters. Although she could never complete her studies and pursue her hope of becoming a lawyer, she intended to eventually be able to be independent and support her family financially.

### Project Participation and Employment

An opportunity came for Rathya some time after she learned of the *Hairdressing Arts for Samawa City Women* project implemented by the Al-Salam Association for Defending Human Rights. The Association and project are partially supported by a U.S. Government Provincial Reconstruction Team (PRT) based in Muthanna Governorate. Rathya learned of the project from an area billboard, and joined its 30-day training course.

The project manager noted that Rathya was one of the most active and engaged of the 25 participants in the project, which first taught simple haircutting then more advanced styling. It gave graduates a gift of a hair dryer, hair pins, and a make up box, but did not do additional follow-up in helping them begin businesses; it also did not specifically teach financial or entrepreneurial skills. Nevertheless, Rathya contacted another Muthanna CSO which provided small business grants and secured enough money to rent a space and buy the necessary equipment to open a hair salon.

Rathya rented a space in a busy commercial location, and originally could afford only one chair. Although she had been given no formal business training, her affable nature led to her developing strong customer service skills. These combined with her prices and her styling ability brought her repeat customers and numerous referrals. She has been able to buy two additional chairs and more equipment for her salon, which is now well known.

**"Once, my husband had difficulty paying rent for our home; now I can easily cover the home and salon rent, and other family expenses." –Rathya**

### Resistance and Feedback

Financial hardship was one reason Rathya encountered little resistance in her endeavor. Her husband – who was expelled from his Army Civil Service job and came to better appreciate the challenges of providing for a family – was hopeful that her decision to join the course might help the family and so was fully supportive of her. Other family members were more disapproving of her decision, however. Another issue Rathya faced was that the trainings were held daily and she needed someone to care for her children while she attended classes. Her neighbour, Umm Mukhlas, offered to help care for Rathya's children while she was away at classes, and Rathya promised to style Umm Mukhlas's hair for two years after she completed her training.

### Additional Thoughts

Rathya has come away from her experience feeling proud to be able to contribute to her family's financial stability. Her family's and community's opinion of her is full of respect and admiration. She also wants her children to complete their studies, which she did not get the opportunity to do. She is particularly hopeful for one of her daughters, who wants to be a lawyer just as Rathya did.

In appreciation for her neighbour Umm Mukhlas's support when she began this venture, Rathya does all her hairstyling for very little (Umm Mukhlas refuses free service) even though the two years of their initial "agreement" have passed.

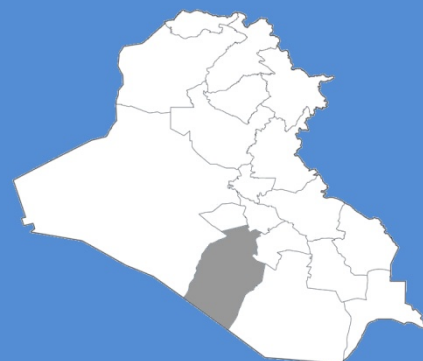
One remarkable outcome of Rathya's new work was that she was able to help her husband as well. One of Rathya's customers is the wife of a reputable government official in the Muthanna Provincial Council, and he helped Rathya's husband get his Army job back; he is now an officer in one of the military units at the Provincial Centre.

With the ability to cover costs and save, Rathya hopes to save enough to buy a house and thus no longer have to pay rent. Once Rathya began to think that she could help people in more ways than just providing for her family, she resolved to do volunteer and charity work with her time and extra income. She plans to use some savings to host a Ramadan gathering for neighbourhood women, and to distribute food to the poor for ten days. Eventually, she also aspires to open a women's fitness centre. Rathya feels that opening a business has made her think about such ideas not as simple dreams, but achievable goals.



## Case Study 10: Jamila

<b>Governorate</b>	Najaf
<b>Location Type</b>	Urban
<b>Age</b>	29
<b>Marital Status</b>	Divorced
<b>Name of Project</b>	<i>Women In Technology; Income-Generation for Widows and Divorced Women</i>
<b>Implementing Organisation</b>	Iraqi Al-Amal Association



### Family and Background

Jamila is a 29-year old divorcee who lives in a lower-income area of the Ansar neighbourhood in Najaf city. She was one of 15 children. Her brothers all eventually married and live with their wives and families in the same large family house. Jamila's father supported his daughters' educations; Jamila is literate, and completed intermediate school. However, Jamila was pressured to marry by one of her nine brothers. He wanted to marry a girl from a family who demanded a bride for one of their own sons; therefore he pressured her to marry into that family simply to facilitate his own marriage plans. She could not finish her studies, and began having children at age 16. Her son is already 13, and her daughter 11. After some time, Jamila was divorced from her husband and had to move back into her crowded family home, with no income or means to support her children.

### Project Participation and Employment

Shortly after her divorce, Jamila got an opportunity to pursue her long-standing interest in computers. The Najaf office of the Iraqi Al-Amal Association began offering Microsoft's *Women in Technology* project to local women. Through its 45-day computer training course, she and other local women of various education levels were able to learn basic computer skills, as well as how to use software such as Microsoft Word and Excel. Jamila remarked that basic computer skills could be taught even to illiterate women, and that women like herself with basic educations could learn to use most functions on a computer. As the training course progressed, Jamila noticed a change in other participants' families, who at first forbade them to participate in the project but eventually became hopeful that it might be an opportunity for these women to better support their families.

Upon completing the course, Jamila received a certificate of completion from Microsoft in Computer and Management skills. She looked for jobs and offered her services as a typist, secretary, or clerk to various businesses. She initially had some difficulty finding work, but eventually found a job providing support in a local office. Her confidence rose as she earned her own money. Furthermore, because she was in social environments she learned to communicate better and more confidently express herself and her opinions. There were some issues, however, as the work was not full-time and the salary insufficient for full independence. In addition, she was somewhat uncomfortable with a mixed-gender environment as she was sexually harassed on some occasions.

Fortunately for Jamila, the Iraqi Al-Amal Association launched a project entitled *Income-Generation for Widows and Divorced Women* and approached her due to the strong impression she had made in the *Women in Technology* project. As part of this project, she drafted a proposal to open a small store selling stationery and offering copying, printing, and typing services. Her proposal was approved and she received a grant to purchase start-up supplies and open or rent an office. With her father's help, she converted part of the family home into a shop, which soon began to thrive. Jamila began to earn almost three times the monthly amount she made at her part-time office job, and felt truly financially capable and independent. She now even helps her parents with some of their expenses. She has expanded from very few to quite a lot of customers. She has learned to be competitive and attract customers by offering lower prices and better service than other local shops.

### Resistance and Feedback

Jamila had her family's support in attending the computer courses; her mother offered to take care of her children and do some of her housework while she was away, and one of her brothers helped take her to classes daily. When she got her first office support job, however, Jamila faced objections from some of her other brothers.

**"Some of my brothers said a young divorcee should not work in a mixed-gender, private sector environment. Other neighbours and family members disapproved altogether of my working." –Jamila**

Others objected to her store, since services like copying and printing in that area had always been offered by males. Based on her observations from the computer course and her own family, Jamila felt that this was due to unfamiliarity with the idea of women working, not just because of set rules about acceptable professions. In this way, Jamila's store and her example have opened paths for several of her neighbours to work in jobs once considered "male-only."

### Additional Thoughts

Jamila intends for her children to finish their studies and finish university. She felt that despite the difficulties she'd faced in the past, support from her parents helped her move forward and achieve her goals – she intends to provide the same support to her children. She also hopes to teach them that the workplace should be equal for all.

## Case Study 11: Dalia

<b>Governorate</b>	Thi-Qar
<b>Location Type</b>	Rural
<b>Age</b>	33
<b>Marital Status</b>	Widowed
<b>Name of Project</b>	<i>Women's Social Awareness and Economic Empowerment</i>
<b>Implementing Organisation</b>	Society for Protection and Development of Iraqi Families



### Family and Background

Dalia is a 33-year old widow with four children originally from a village about ten kilometres south of Nassiriyah, in Thi-Qar Governorate. Her family is traditional and conservative, and places great importance on local customs and traditions. She is the eldest of nine siblings, with four brothers and four sisters. Her father also took a second wife and had three sons and two daughters by her. This entire family lived in one home – a mud hut – together.

Dalia is literate, but did not complete her studies – her mother passed away when she was very young and as the eldest daughter, Dalia left school permanently after the fifth grade to help her father with the housework and in raising the other children. After a few years, Dalia's sisters also could not continue their studies – the dilapidated local all-girls school they attended began to fall apart and was no longer safe to hold classes in. The only other nearby school was converted from all-boys to mixed-gender, but Dalia's father did not believe in gender mixing. He thus kept all his daughters out of school. Nevertheless, Dalia continued reading her schoolbooks, she excelled in math, and developed a reputation as a good tutor among her brothers and her friends.

When young, Dalia had little freedom to make her own choices. Recalling a time when she was looking forward to marrying a neighbouring boy, she said:

**"My cousin, who also wanted to marry me, refused to give consent saying that the groom was not from our tribe. After paying a fee to the groom's family to stop the marriage, he forced me to marry him at age 16 – when he was 31 years old." –Dalia**

Dalia gave birth less than a year after her marriage, and had three more children. Her husband was killed in a car accident while she was pregnant with her fourth child.

After her husband's death, Dalia initially was dependent on her father and brothers for shelter, food, and child support, but once the family fell on some hard times, her father and one of her unmarried brothers rented a house in Nassiriyah City which they felt may have better job opportunities. They forced all family members to raise income by any means necessary. For example, Dalia was made to work by sewing, while her eldest son – only seven years old at the time – was made to work selling plastic bags at the local market. Dalia became very worried that due to having to work at such a

young age, her son would drop out of school and become like her father – uneducated and barely literate.

### Project Participation and Employment

Dalia eventually learned of a sewing workshop under the *Women's Social Awareness and Economic Empowerment* project implemented by the Society for Protection and Development of Iraqi Families. She had already been taught some sewing techniques by a neighbour in Nassiriyah, and excelled at the more advanced ones taught in this workshop. Through a small grants scheme offered under the project, she applied for funds to purchase a modern sewing machine. With the fast speeds at which she can work using the machine, Dalia has opened a small business repairing clothes for others and has been able to earn enough to allow her eldest son to stop selling bags and go back to school. She now can fully support herself and her four children.

### Resistance and Feedback

Originally, Dalia's father would not allow her to join the course, but she communicated to her brother that she already was working, and this course might help her provide better support to her children. Eventually, her father agreed to let her participate. Over time, as Dalia became able to contribute to her large family, their respect for her grew.

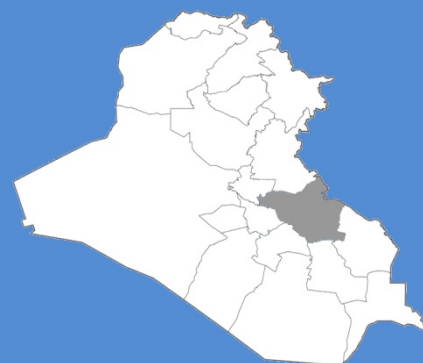
### Additional Thoughts

Dalia felt that in addition to helping her begin earning an income, working helped her discover an inner hope and spirit she had not felt long before her forced marriage to her late cousin. She now has hopes to educate her children completely. She also has business ideas such as partnering with local stores to sell the children's clothes she makes. She is also considering opening a sewing workshop, both to expand her small business, and to hire unemployed local women in search of the same opportunities as she was.

Dalia noted the importance of thinking progressively – that strict adherence to old cultural norms would lead to intellectual stagnation due to a lack of free thought and diversity, and a continued unequal status for women. She argued that women should be educated and given the freedom to shape their lives. However, Dalia argued passionately on keeping marriages together, as women often wind up with the bulk of the moral and financial responsibility in divorce cases. Despite her positive experience, she prefers that women choose to work, rather than being forced to due to poverty.

## Case Study 12: Zahraa

<b>Governorate</b>	Wassitt
<b>Location Type</b>	Urban
<b>Age</b>	25
<b>Marital Status</b>	Divorced
<b>Name of Project</b>	<i>Women's Economic Empowerment Through Sewing</i>
<b>Implementing Organisation</b>	Iraqi Women's Gathering Association



### Family and Background

Zahraa is a 25-year old divorced woman living in a very poor area in Numaniyah, in Wassitt Governorate. Zahraa and her three children had to return to her parents' home – a mud-brick and reed house – because the alimony she received from her ex-husband was not sufficient to cover even her and her children's basic needs. Her parents cannot support her as both are elderly and suffer from chronic illnesses, while her brothers work but for meagre daily amounts.

### Project Participation and Employment

Eventually Zahraa learned of the *Women's Economic Empowerment Through Sewing* project offered by the Iraqi Women's Gathering Association and enrolled in it hoping to learn a skill with which she might earn some money to support her children and other family members.

After completing the course, she was given a sewing machine from the Association, which she now uses to both sew for people in her area, and to repair and tailor clothes for stores in the city.

### Resistance and Feedback

Zahraa did not indicate any specific objections or resistance to her joining the course.

### Additional Thoughts

While Zahraa did not provide many more details or insight into her project and her work, she did say she has learned that she and any woman can and should depend on themselves for their needs – not on male family members.

Zahraa did provide a novel thought on widows and divorcees, and why so many families are overprotective of them – in large cities, women in dire need of money are sometimes taken advantage of in illegal prostitution rings. Zahraa noted that such behaviour could subject a woman to retribution from her family, for example in an honour killing.

Zahraa suggested that teaching women skills that can make them employable is critical to making them self-reliant, to building their confidence, to ensuring they lead moral and decent lives, helping them to avoid being taken advantage of, and making them assets to society instead of liabilities.



**For more information**

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